The Bombay Gazette.

No. 6,988.—New Series. BOMBAY:—MONDAY, AUGUST 3, 1868. Annual Subscription in advance...Rupees Fifty Two.

THE BOMBAY GAZETTE.

(TERMS OF SUBSCRIPTION.)

For year in advance, delivered in Town ....Rs.	52 0
including postage .... „	72 0
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TERMS FOR ADVERTISEMENTS.

Ten lines and under	
First insertion .....Rs.	5 0
Second Ditto.... „	2 8
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Fourth and succeeding insertions „	0 2 As per line, but no Advertisement counted as less than eight lines.

DOMESTIC OCCURRENCES.

The Charge for notifying a Domestic Occurrence is One Rupee *and the announcement must be authenticated.*

BOMBAY.

BIRTH.

RAYMOND—August 2nd, the wife of Mr. Richard Raymond, Police Inspector, of a daughter.

DEATHS.

LAWRENT—August 1st, at Byculla, Wilhelmina Charlotte, the beloved wife of Mr. P. E. Lawrent, aged 26 years and 7 months.

NEALE—July 1st, at Iffley, near Oxford, Colonel William Augustus Neale, Bombay Staff Corps.

SHIPPING.

STEAM COMMUNICATION WITH THE MALABAR COAST, CEYLON, MADRAS, AND CALCUTTA.

THE BRITISH INDIA STEAM NAVIGATION COMPANY (LIMITED), under Contract with Government, despatch Steamers as above with Mails, Passengers, and Cargo, on the following dates:—

Leave Bombay	 13	Leave Calcutta	 15
„ Carwar	 16	„ Bimlipatam	 18
„ Cochin	 19	„ Vizagapatam	 18
„ Tuticorin	 20	„ Coconada	 19
„ Columbo	 20	„ Madras	 23
„ Galle	....	„ Pondicherry	....
„ Negapatam	 24	„ Negapatam	 24
„ Pondicherry	....	„ Galle	....
„ Madras	 27	„ Columbo	 27
„ Coconada	 29	„ Tuticorin	 28
„ Visagapatam	 30	„ Cochin	 29
„ Bimlipatam	 30	„ Carwar	 2
Arrive Calcutta	 3	Arrive Bombay	 4

The Steam Ship "SCOTIA," 1,200 Tons, 200 H. P., Commander G. H.M.W., will be despatched on SATURDAY, the 15th August, at noon.

The steamers leaving Calcutta and Bombay on the 15th of the month call at Tuticorin and Columbo.

Passengers for Rangoon, Akyab or Moulmein can proceed by the steamers of the 15th, and tranship to the Rangoon mail steamer, which leaves Madras on the 3rd.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH THE PERSIAN GULF VIA KURRACHEE.

(Interchanging Cargo and Passengers at Bussorah, to and from Bagdad, with the Euphrates and Tigris Steam Navigation Company.)

THE BRITISH INDIA STEAM NAVIGATION COMPANY (LIMITED), under Mail Contract with Government, will despatch Steamers every 14 days to the Persian Gulf, touching at Kurrachee, Gwadur, Muscat, Bunder Abbas, Linga, Bushire, Fao, and Bussorah.

	Up.		Down.	
		Aug. Sept.		Aug. Sept.
Leave Bombay	19 & 24		Leave Bussorah	29 12
„ Kurrachee	24 28		„ Fao	29 13
„ Gwadur	15 29			Sept.
		Sept.	„ Bushire	15
„ Muscat	18 1		„ Linga	3 17
„ B. Abbas	20 3		„ B. Abbas	5 19
„ Linga	21 4		„ Muscat	7 21
„ Bushire	24 7		„ Gwadur	9 23
„ Fao	25 8		„ Kurrachee	12 26
Arrive Bussorah	26 9		Arrive Bombay	15 29

The Steam-ship "GOVERNOR HIGGINSON," 644 tons, 160 H.P., Commander J. SANDARS, will be despatched on MONDAY, the 10th August, at noon.

N.B.—No Cargo will be received on the day of sailing.

W. NICOL & Co., Agents

STEAM COMMUNICATION WITH KURRACHEE.

THE BRITISH INDIA STEAM NAVIGATION COMPANY (LIMITED), under Mail Contract with Government, and in connection with the Weekly Service from England, despatch a Steamer to Kurrachee every MONDAY at noon.

The Steam-ship "COMORIN," 560 tons, 140 H.P., Commander R. L. TURNER, will be despatched on MONDAY, the 3rd august, at noon.

N.B.—No Cargo will be received on the day of sailing.

W. NICOL & Co., Agents.

STEAM FERRIES (under contract with Government).—Steam FERRY BOATS will ply across the Harbour daily, stopping at the undermentioned Bunders:—

Fares from Bombay to	Rewas.	Dhurmtur.	Oorun.	Oolwa.
	Rs. A.	Rs. A.	Rs. A.	Rs. A.
First Class	2 0	3 0	2 8	3 0
Second Class..	0 12	1 0	0 14	0 15
Third Class.....	0 6	0 8	0 4	0 9

The Dhurmtur Ferry leaves Carnac Bunder daily at 8 A.M., and Dhurmtur at 1 P.M.

The Oolwa Ferry leaves Carnac Bunder daily at 9 A.M. and Oolwa at 1 P.M.

Passengers are required to obtain Tickets from the Bunder Clerk previous to proceeding on board.

J. A. SHEPHERD.

Apollo street, Bombay, 5th November, 1867.

STEAM TO CEYLON, STRAITS, CHINA, AND JAPAN.

THE P. & O. Co.'s S. S. "ORISSA" (1,646 tons, 300 H. P.) will be despatched for the above Ports on FRIDAY, the 7th August, leaving Mazagon at Noon on that day, carrying H. M.'s Mails, and taking also Passengers and Cargo for Madras, Calcutta, and Australia.

No Cargo will be received, on board after sunset on the day previous to sailing, and no brokerage will be allowed on any chest of Opium, the Officer's Receipt for which is not lodged in the Company's Office before 11 A.M. on WEDNESDAY, the 5th instant.

G. F. HENRY, Superintendent.

P. & O. S. N. Co.'s Office, Rampart Row, Bombay, 30th July, 1868.

WEEKLY COMMUNICATION WITH ENGLAND.

On TUESDAY, the 4th Augt., at 3 P.M., from Mazagon.

THE P. & O. Co.'s S. S. "GOLCONDA" (1,969 tons, 400 H. P.), Captain R. DUNDAS, will leave for Suez as above, carrying H. M.'s Mails, also Passengers and Cargo for that Port, Marseilles, Southampton, &c.

Cargo can also be booked through to Trieste, Venice, Liverpool, or London.

No Cargo can be received on board after sunset on the day previous to sailing.

Parcels will be received at this Office until 11 A.M. on MONDAY, the 3rd proximo.

Passengers are requested to send their heavy baggage to Mazagon before 10 A.M. on the day of the Steamer's departure, in order that it may be weighed and labelled previous to shipment.

A small Steamer will leave Mazagon Bunder for the convenience of Passengers at 3 P.M., precisely, on the day of sailing.

G. F. HENRY, Superintendent.

P. & O. S. N. Co.'s Office, Rampart Row, Bombay, 30th July, 1868.

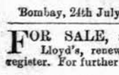
FOR SINGAPORE AND HONGKONG.

NOTICE.—The Steamer "JOHN BRIGHT," Captain JOHN GILMORE, will be despatched on WEDNESDAY, the 5th proximo, at 2 P.M. For Opium Freight and Passage apply to DAVID SASSOON & Co.

Forbes Street, 29th July 1868.

FOR GALLE, PENANG, SINGAPORE, AND HONGKONG.

THE full powered Steamship "WEST INDIAN," 2,900 Tons Burthen, 500 Horse Power, Captain J. E. MILLER, will be despatched for the above Ports. Has excellent accommodation for Passengers For Freight or Passage apply to Messrs. BLAY and MACKINTOSH, Brokers, or to LAWRENCE & Co.



FOR LONDON DIRECT, with quick despatch, Ship "LOUISA," 939 tons, Captain SCOWCROFT. For Freight or Passage apply to SIR CHARLES FORBES & Co., Agents Ship "Louisa."

Bombay, 24th July 1868.

FOR SALE, a CLIPPER SHIP, A1 at Lloyd's, renewed last year for six years, 935 tons register. For further particulars apply to M. B. COHEN & Co.

6, Tamarind Lane, 6th July 1868.

NOTICE.—Consignees of Cargo per Ship "ALBUERA," arrived from London, are requested to despatch Boats at once to take delivery, otherwise the same will be landed by the Captain at the risk and expense of the concerned. W. NICOL & Co.,

Bombay, 2 th July 1868. Agents of Ship "Albuera."

NOTICE.—Consignees of Cargo per Ship "MOUNTAIN LAUREL," arrived from Liverpool, are requested to despatch Boats at once to take delivery, otherwise the same will be landed by the Captain at the risk and expense of the concerned. W. NICOL & Co.,

Agents of Ship "Mountain Laurel."

Bombay, 27th July 1868.

METAL MART, BOREE BUNDER.—Jennings's Patent Tip-up Lavatory Basins, with self-closing Supply Valves.

Shand and Mason's Hand Fire Engines.
Suction and Delivery Hose.
Galvanised Strand Wire Fencing.
Galvanised Corrugated Iron, Nos. 20, 22, and 24.
Cast Iron, Wrought Iron, and Lead Pipe.
Leather Belting.
Steam and Hand Cranes, Winches, Blocks and Chain.
Bar and Plate, Angle and T. Iron.
Cast, Sheer, and Blister Steel.
Steam Engines.
Contractors', Engineers', and Joiners' Tools.
Ornamental Iron Works.
Estimates given for all kinds of Iron Work and Machinery. W. NICOL & Co;

SHIPPING.

OVERLAND FREIGHT ROUTE.

STEAM TO LIVERPOOL, LONDON, TRIESTE, MARSEILLES, BRINDISI, VENICE, GENOA, BARCELONA, HAVRE, ADEN, AND SUEZ.

THE Bombay and Bengal Steam Ship Company (Limited), under arrangements with other first class lines of Steamers from Alexandria, undertake to give through Bills of Lading for Goods *via* Egypt to the above and most other Continental Ports. A limited number of Passengers can be accommodated.

RATES OF FARE.

To SUEZ.—1st class £45. 2nd class £25. } exclusive
To TRIESTE.—1st class £64 10s., 2nd class £37 8s. } of Wines.

Steamers leave Bombay on the 20th of each month and Suez on or near the 15th.

For Freight or Passage apply to Messrs. STEPHEN, KENNARD & Co., London; Messrs. TOD, KENNARD & Co., Liverpool; Messrs. TOD, RATHBONE & Co., Alexandria; AUSTRIAN LLOYD'S STEAM NAVIGATION COMPANY, Trieste and Venice, and Messrs FRAISSINET PERE, et FILS, Marseilles; or to the undersigned in Bombay.

The S. S. "KRISHNA," 1,500 Tons, Captain CHILD, will be despatched on the 20th August.

STEARNS, HOBART & Co.

Bombay, 27th June, 1868.

FOR SALE, by Public Auction, on the 13th proximo, if not sooner disposed of by private sale, the three remaining SCREW STEAMERS belonging to the Bombay and Bengal Steam Ship Company now in liquidation, *viz*, "KOINA," "NADA," and "MULA." These steamers have been running but a short time, and are well known as vessels of large carrying capacity and good speed, on a moderate consumption of Coal. The steamers will be made over to the purchasers on the termination of their present charter to Government.

"KOINA" built at Middlesburgh, 1st Nov. 1864, by Candlish and Fox.

Register.	Gross tonnage.	Length.	Beam.	Depth.
706·72/100	896	230′ 1″	30′ 25″	17′ 5″

Horse Powe *Draught.*

Nominal.	Indicated.	Light.	Laden.
120	600	10′ 4″	15′ 6″

Carrying capacity 3,314 Bombay pressed bales cotton. Average consumption of Coal 17½ tons per day. Passenger accomodation 18 first class.

"NADA" built at Newcastle 1863 by Marshall.

Register.	Gross tonnage.	Length.	Beam	Depth.
716 76/100	880	201′ 2″	29′ 2″	18′ 7″

Horse Power. *Draught.*

Nominal.	Indicated.	Light.	Laden.
100	500	9·9	15·6

Carrying capacity 3,254 bales Bombay pressed Cotton. Average consumption of Coal 17 tons per day. Passenger accommodation 18 First and 10 Second Class.

"MULA" built at Sunderland. 1st Nov. 1864, by Pile, Hay & Co.

Register.	Gross tonnage.	Length.	Beam.	Depth.
548·14/100	690	229′ 6″	27′ 75′	16′ 10′

Horse Power. *Draught.*

Nominal.	Indicated.	Ligh.	Laden.
110	500	9·9	15·0

Carrying capacity 2,400 bales Bombay pressed Cotton. Average consumption of Coal 16 tons per day. Passenger accommodation 20 First and 6 Second Class. For further particulars apply to Bombay, 14th July 1868. STEARNS, HOBART & Co

HOUSES, &c., TO LET.

TO BE LET, the commodious Building known as "MOUNT HOUSE," situated on Mount or Victoria Road. For particulars apply to Messrs. DAVID SASSOON & Co.

13th July 1868.

TO BE LET, two OFFICES with GROUND FLOORS in Apollo Street, opposite the Secretariate. The ground floors are well adapted for Shop Rooms, Offices, or Godowns.

For further information apply to Messrs. THOMSON & Co., Chemists, Apollo Street.

SUITABLE FOR OFFICES AND RESIDENCE.—TO LET, from the 1st June next, the FIRST FLOOR, 24 Rampart Row, at present occupied by Messrs. H. CLASON & Co. For particulars as to Rent, &c., apply either personally or by letter to Mr. W. COLCLOUGH, General Manager Treacher & Co., Limited, Byculla.

NOTICES.

TO CONTRACTORS.—TENDERS will be received until the 12th August for the CONSTRUCTION of BUILDINGS, ROADS, &c., for a Military Sanitarium at Teethul, in the Bulsar Talooka of the Surat Collectorate. For all information apply at the Office of the undersigned.

CHARLES MANT, Lieutenant R. E.,
Executive Engineer, Surat and Broach Collectorates.
Executive Engineer's Office, S.& B., Surat, 25th July 1868.

NOTICE.—THE BRUNTON'S PATENT PRESS COMPANY, CALCUTTA, (LIMITED).—The undernoted SHARES in this Company having been FORFEITED by order of the DIRECTORS, in terms of Clause 18 of the Articles of Association, the PUBLIC are hereby CAUTIONED against purchasing these Shares except upon production of SHARE CERTIFICATES bearing notification of the same having been re-issued. SCHOENE, KILBURN, & Co.,
Secretaries and Treasurers.

Nos. 65/75, 80/81, 190/192, 224/225, 457/459, 460/462, 463/464, 477/478, 483/484, 485/487, 488/489, 492/496, 497/498, 505/504, 514/515, 516/517, 523/525, 549/550, 551/552, 573/574, 575/576, 721/723, 724/725, 944/953, 1012.

Calcutta, 11th June 1868.

BYCULLA HOTEL,
SITUATE AT THE JUNCTION OF THE
BELLASIS AND CLARE ROADS, BYCULLA.

Under the present management this Hotel is acknowledged to be the best in Bombay. It was built at great cost expressly for an Hotel and fitted up and furnished in the most complete manner regardless of expense, so as to ensure the comfort of Visitors and Residents. It is adapted both for Families and Gentlemen.

The DINING HALL is the largest in Bombay; and the Sitting and Sleeping Rooms are replete with every convenience. The strictest regard is paid to cleanliness throughout the Establishment.

The TABLE is abundantly supplied with the very best Viands, and the Culinary Department is under the immediate supervision of the Proprietor.

The WINES, SPIRITS and BEER are selected from the most celebrated Houses in London and the Continental markets.

The PROPRIETOR takes this opportunity to thank his numerous Patrons for their support, and while soliciting a continuance of their favours, recommends his Establishment to the favourable notice of Travellers and Residents, all of whom may be accommodated with the comforts of a Home at moderate charges.

This HOTEL is pleasantly situated and within five minutes' drive of both Railway Stations and within a short distance of the landing-places.

Byculla Hotel, 1st July, 1868.

BOMBAY MUNICIPALITY SUPPLEMENTARY MARKET LOAN.—In accordance with a Resolution of the Bench of Justices, dated 18th December 18 7 and 29th April 1868, and under the provisions of Sections 254, 255, and 256 of Act 2 of 1865 and Section 26 of Act 4 of 1867, the Municipal Commissioner hereby invites tenders for a supplementary loan of Rupees 65,00,000 two lacs and sixty-five thousand, at six per cent. having a currency of twenty years, on the security of the rents or income arising or accruing by virtue of the said Acts or either of them from the Public Market of the City of Bombay.

The interest will be paid half-yearly on the 30th June and 31st December of each year, at Bombay, or any of the other Presidencies, or in London, at the exchange of 2 shillings per rupee.

Tenders should be for not less than Rs. 500 or for multiples thereof.

Tenders should be accompanied by a receipt from the Bank of Bengal, Bombay, or Madras, for a deposit of ten per cent. of the amount tendered, and be sealed and subscribed "Municipal Loan," and submitted to the Controller of Municipal Accounts not later than 1 P.M. on the 15th July 1868.

If the tender be accepted the deposit will be taken in part of the amount specified therein, but if the residue of the amount tendered be not paid on or before the 15th August 1868 the deposit will be forfeited.

The deposits on tenders which may not be accepted will be returned on application.

The undersigned reserves to himself the right of rejecting any tender.

Promissory Loan Notes as per form A will be issued for Rs. 500 each and can be transferred by endorsement as per form B.

A. T. CRAWFORD,
Municipal Commissioner for the City of Bombay.
Municipal Commissioner's Office, 8th June 1868.

A.

FORM OF MORTGAGE.

No.

By Virtue of the Bombay Municipal Act of 1865, and by Virtue of Act IV. of 1867, passed by the Governor of Bombay in Council, entitled, "An Act to amend the Bombay Municipal Act (No. II. of 1865)," we, the Justices of the Peace for the City of Bombay, with the sanction of the Governor of Bombay in Council, in consideration of the sum of Rupees (500) Five Hundred paid to us, to the credit of the Municipal Fund for the City of Bombay, by for the purposes of the said Act, do grant and assign unto the said his heirs, executors, administrators and assigns, such proportion of the rents or income arising or accruing by virtue of the said Acts or either of them from the Public Markets of the City of Bombay, as the said sum of Rupees Five Hundred doth or shall bear to the whole sum which is or shall be borrowed upon the credit of the said rents or income to hold to the said his heirs, executors, representatives and assigns from this day until the said sum of Rupees Five Hundred with interest at six per cent. per annum for the same shall be fully paid and satisfied (the principal sum to be repaid at the end of twenty years from the date hereof; and in the meantime interest thereon to be payable half-yearly on the Thirtieth day of June and the Thirty-first day of December). Given under our corporate Seal this day of One Thousand Eight Hundred and Sixty

B.

FROM OF TRANSFER OF MORTGAGE.

I (or We) A. B. transfer the within security to C. D. or his order for Rs. value received. Signed A. B.

NOTICES.

MESSRS. BADHAM & COMPANY,
HOSIERS, GLOVERS, AND GENERAL WAREHOUSEMEN:
By Appointment.
Apollo House. Bombay.

SUCCESSIVELY appointed by the late EARLS CANNING and ELGIN, and by the present Viceroy and Governor General of India,
His Excellency The Right Hon'ble SIR JOHN MAIR LAWRENCE, G. C. B., K. S. I.

SEASON 67.

Messrs. BADHAM & Co. beg to call the attention of their constitutients and non-constituents to the large Shipments landed. The Goods have been selected personally by Mr. BADHAM at the Paris Exhibition and the best European Markets from prize Goods.

HOSIERY DEPARTMENT.

	Rs.	Rs.
BADHAM'S Fine Bro. Cotton Socks, per dozen....	11	to 31
BADHAM'S Superfine Bro. Cotton Socks	16 „	18
BADHAM'S Balbriggan Socks embossed Silk.....	18 „	24
BADHAM'S Fine Striped and Fancy Socks.....	16 „	20
BADHAM'S Spanish Bro Merino Socks	„	16
BADHAM'S Superior Grey Merino Socks	16 „	18
BADHAM'S Superfine Fancy Merino Socks	13 „	24
BADHAM'S Striped Lisle Thread Socks	16 „	18
BADHAM'S Fancy and Striped Silk Socks.....	28 „	44
BADHAM'S Ribbed Knickerbocker Stockings „	3 „	4
BADHAM'S Celebrated Gauze under Vests „	3 „	5
BADHAM'S Celebrated Silk and Wool Vests „	4 „	5
BADHAM'S Celebrated India Gauze Vests „	4 „	5
BADHAM'S Silk and Wool Pants..... „	6 „	8
BADHAM'S India Gauze Pants..... „	7 „	8
BADHAM'S Grey Merino Pants ..... „	6 „	8
BADHAM'S Bathing Drawers Striped and Fancy.	2 „	3

SHIRT DEPARTMENT.

	Rs.	A.
BADHAM'S White Zephyr Shirts per doz. 50, 55, 60, 65		0
BADHAM'S Dress Zephyr Shirts „	75	0
BADHAM'S Pure all Wool Shirts, Shrunk, each ...	10	8
BADHAM'S Pure Silk and Wool Shirts „	10	8
BADHAM'S Spun Silk Shirts „	10	8
BADHAM'S French Printed Shirts „	70	0
BADHAM'S Spun Silk Sleeping Suits	25	0
BADHAM'S Cashmere Sleeping Suits indispensable	20	0
BADHAM'S Silk and Wool Sleeping Suits	20	0
THE PRINCE OF WALES'S Colored Shirts, a new Material.....	8	8

COLLAR DEPARTMENT.

BADHAM'S Regent and Indian Collars.....	Rs.	7 0
BADHAM'S Chesapuncon and Belgium.....	„	7 0
BADHAM'S Calcutta with Tie	„	7 8
BADHAM'S Continental and Olympie.....	„	0
BADHAM'S Pallmall and Shakspere	„	7 8
BADHAM'S West End	„	7 0

FANCY DEPARTMENT.

The Paris Exposition Prize Scarf	Rs.	4 0
The Royal Windsor for Sailor's Knot „	„	3 0
The Royal Satin Spot „	„	4 0

An immense assortment of all the new Scarfs and Ties.

BRACES.

Guyot's French Brace.....	Rs.	2
Guyot's Leather Brace.....	„	3
Guyot's West End.....	„	2
The Royal Courier Bag	„	8 to 12
The Best Silk Umbrellas.....	„	12 „ 16
The Brighton Walking Stick.....	„	2 „ 7
The Prize Cambric Handkerchief	„	18 „ 20
The Prize Colored Cambric	„	14 „ 18
The Hemmed Stitched „	„	16 „ 18
White Cambric Handkerchief	„	10 „ 16

JEWELLERY DEPARTMENT.

Gold Solitaires for Gentlemen	Rs.	14 to 20
Gold Link Studs.....	„	16 „ 30
Gold Collar Studs	„	6 „ 8
Gold Shirt Studs	„	14 „ 30
Gold Scarf Rings.....	„	8 „ 12
Gold and Ivory Shirt, Wrist and Neck Studs ..	„	2 „ 6

Overland Trunks, Railway Portmanteaus of every description, Leather Bags, Leather Hat Cases, Leather Trunks, Railway Wrappers, and Mauds.

PIECE GOODS DEPARTMENT.

Tweeds, Silk and Wool Flannel, All Wool Flannel, French Prints, Manchester Prints, Linens, Towelling, Sheeting, Damask Table Covers, Damask Napkins, Royal Turkish Towel.

THE following GOODS are being sold at BADHAM & Company's, Apollo House, at London cost Price.

		Rs.	as.
MILITARY Doe Gloves	per pair	1	8
COLLARS Regent	„	0	8
COLLARS with Tie & Fancy	„	5	0
CHRISTY'S Drab Felt Hats	„	5	0
COTTON Socks White	„	10	0
COTTON Socks Colored	„	10	0
TRAVELLING Suits		20	0
TRAVELLING Shirts.....		6	8
FALSE SHIRT CUFFS "Double" per doz. ...		8	0
OVERLAND TRUNKS, Southgate's		25	0
OVERLAND CHAIRS.....		10	0
RUGS AND MAUDS		16	0
JOUVIN'S KID GLOVES "Gentleman's"		2	12

Apollo House. BADHAM & Co.

THE ANCHOR LINEN FACED COLLAR.

ONE RUPEE PER DOZ.

Apollo House, BADHAM & Co.

MONSOON CONVEYANCE.—A GREAT BARGAIN!—FOR SALE ON COMMISSION, a new, large, and roomy CARRIAGE, Brougham and Shigram combined. Cost in England £218, net, without Packing Charges, Freight Duty, &c. Price Rs. 750. On view at TREACHER & Co., Limited, Byculla Establishment.

ROSSELET & Co
ESTABLISHED 1858.
CHRONOMETER MAKERS, JEWELLERS OPTICIANS, ENGRAVERS, &c.
No. 6, MEADOW STREET, FORT, BOMBAY.

FRENCH MEDICINES,
PREPARED
BY GRIMAULT & Co.,
CHEMISTS TO H. I. H. PRINCE NAPOLEON,
45, Rue de Richelieu,
PARIS.

CHILDREN'S DISEASES.

IODIZED SYRUP of HORSE-RADISH, prepared by Grimault & Co., Paris.—This syrup contains iodine combined with the juice of water-cress, horse-radish, and scurvy-grass, in which iodine and sulphur exist naturally, and for this reason it is an excellent substitute for cod liver oil, which is generally supposed to owe its efficacy to the presence of iodine. The iodized syrup of horse-radish invariably produces most satisfactory results administered to children suffering from lymphatism, rachitism, congestion of the glands of the neck, or the various eruptions on the face so frequent during infancy. It is also the best remedy for the first stage of consumption. Being at once tonic and depurative, it excites the appetite, promotes digestion, and restores to the tissues their natural firmness and vigour.

DISEASES OF THE CHEST.

SYRUP of HYPOPHOSPHITE of LIME.—Grimault and Co., Chemists, Paris.—A syrup compounded with this new salt has been introduced by Dr. Churchill for the treatment of pulmonary phthisis. Recent trials made at the Brompton Consumption Hospital, an institution especially devoted to the treatment of diseases of the chest, have abundantly demonstrated the absolute necessity of obtaining this new therapeutic agent in the most perfectly pure and neutral condition. Each tablespoonful of syrup contains four grains of perfectly pure hypophosphite of lime; and, as compounded by MM. Grimaults and Co., of Paris, this syrup is the only preparation which guarantees to the medical profession all the properties required in this valuable medicine.

DIARRHŒA, DERANGMENTS OF THE STOMACH.

GRIMAULT and Co.'s GUARANA.—This natural vegetable production, perfectly innocuous, has been long used in Brazil with the utmost success as a remedy for diarrhœa, sick head-ache, dysentery, and all disorders proceeding from derangement of the stomach or bowels. This powder is indispensable for all families, and far more efficacious than opium and the subnitrate of bismuth.

ASTHMA, OPPRESSION, DYSPNŒA.

INDIAN CIGARETTES OF CANABIS INDICA, prepared by Grimault and Co., Chemists, Paris.—Recent experiments in France, England, and Germany have proved that these cigarettes are a sovereign remedy for the above distressing affections, especially when Belladonna, Stramonium, and Opium have failed to give relief.

SYRUP OF SEA-PINE SAP, prepared by E. Lagasse, Chemist, at Bordeaux.—For centuries past the most eminent physicians have recommended persons suffering from weakness of the chest to breathe the fragrant air of pine forests. The remedy is as popular now as ever, and thousands every year experience its beneficial effects in the forest of Arcachon, near Bordeaux. To bring this curative agent within the reach of all who need it, the chemist's art has succeeded in combining in the *Syrup and Paste of Pine-Sap* all the volatile, balsamic, and resinous principles of the Sea-Pine, extracted by the aid of steam.

These two preparations are prescribed with the utmost success for the various diseases of the chest, and especially for coughs, colds, catarrhs, influenza, hooping-cough, bronchitis, asthma, and also for the different affections of the urinary organs.

INTERNAL OF LOCAL
NEW CURATIVE AGENT
Matico.
GRIMAULT & Co., PARIS.

This new remedy is prepared from the leaves of a Peruvian pepper shrub, called MATICO and *cures promptly and infallibly*, without any fear of inflammatory results. The great majority of Physicians in Paris, Russia, Germany and New York now use no other remedy. Full directions accompany each Bottle and Packet, or an explanatory Treatise will be sent post free.

AGENTS.—Messrs. BARRIE & Co.

NOTICES.

MR. J. NEUBERG,
BOMBAY.

OVERLAND PROVISIONS,—by every Mail Steamer. J. NEUBERG.

CORN FLOUR, COCOA EPPS' HOMŒPATHIC. J. NEUBERG.

OLD COGNAC. J. NEUBERG.

OLD MADEIRA. J. NEUBERG.

CHEROOTS—Trichinopoly and Pondicherry. J. NEUBERG.

TOBACCO—Wills' best Bristol Bird's Eye.
do. Thos. Bears' Smoking Mixture, &c. J. NEUBERG.

ENAMELLED IRON WARE. J. NEUBERG.

TABLE LINEN—English and Country made. J. NEUBERG.

WALL PAPER, in great variety. J. NEUBERG.

MUSICAL BOXES, FANCY GOODS. J. NEUBERG.

BOHEMIAN GLASS WARE. J. NEUBERG.

THOMAS & Co.'s SEWING MACHINES, to work by Hand or Treadle. J. NEUBERG.

HUNTLEY and PALMER'S BISCUITS. J. NEUBERG.

JAQUES' CROQUET GAMES, Large and Small Size. J. NEUBERG.

LITHOGRAPHIC and PRINTING PRESSES. J. NEUBERG.

No 6, Hummum Street, Fort.

TO SMOKERS.—Real MANILLA CHEROOTS and CIGARS, No. 2—Rs. 45 per 1,000. J. NEUBERG.

TEA.—Just landed, ex "GLENLEE," from China—
Best Choice Oopack Congou Tea Rs. 10 per 7 lb. Box.
„ „ „ „ „ Rs. 1-8 per 1 lb. Packet.
Superior Choice Congou Pekoe Tea Rs. 12 per 7 lb. Box.
Rose Fowery Pekoe Tea Rs. 2-8 per 1 lb. Canister.
J. NEUBERG.

JUST RECEIVED, READING LAMPS, German Silver and Brass, with milk-glass Shades, at Rs. 10 and 16 each, Cash. J. NEUBERG.

No. 6 Hummum Street, Fort.

JUST LANDED, per *Berderer*, GUINNESS' STOUT,
In Quarts at Rs. 7 per dozen.
In Pints at Rs. 4-8 do.
No. 6, Hummum Street, Fort. J. NEUBERG.

A. ALLAN,
TAILOR AND HABIT MAKER,
STAFF, MILITARY, AND NAVAL UNIFORMS.
17, Apollo Street, Bombay.

A. ALLAN has the pleasure to announce the fresh arrival of NEW STOCK, and from the superior quality of texture and design, he begs to assert that they cannot be surpassed, and at a reduction of prices which will guarantee a SPEEDY SALE.

A. ALLAN makes no pretentions of competing with Native Derzies or Borahs, but he is prepared to supply the demands of his Constituents with good fitting Garments at a lower rate than any House in Bombay.

CHEAP SUITS FROM Rs. 20 TO 25.

Superfine West of England Black Cloth for Dress or Frock Coats, which for quality cannot be equalled in Bombay.

A splendid assortment of fancy Silk Mixed Coating.
Do. Do. Trousering.
Black, Blue Oxford, and fancy Doeskins.
West of England Tweeds, of every description.
A variety of Scotch Tweeds and fancy Angolas.
Black and White Moire Antique for Vestings.
White and Coloured Diamond Quilting do.
The new Regnation Patrol Jacket for Staff, Artillery, and Infantry.
Gold and Silver Collar Ornaments.
The new Regulation Staff Corps Belts.

HOSIERY.

New Pattern English made Shirts and Collars.
A choice selection of Silk Scarfs and Neckties from Re. 1
White Silk Elastic and Fancy Braces, from Re. 1.
[illegible]
Flannel Shirts do. do. do. Rs. 6.
Cotton Gingham and Silk Umbrellas, 8, 10, 12, and 16 Ribbed.
Best White Kid Gloves, and White Dress Ties.

PARIS EXHIBITION BLACK SILK HATS.

The Paris Hats are the best quality and newest style.
Soft Brown and Spotted French Hats.
Ellwood's Air Chamber Hats and Bombay Staff Corp Helmet.

THE NEW CORK REGULATION HELMET.

Simpson's Patent Sewing Machine. The Queen Maab Do. Rs. 50.

SOLID LEATHER OVERLAND TRUNKS.

New Pattern Scotch Mauds and Balmoral Bonnets.
Railway Wrapper, Travelling Caps & Couplin Straps.
ALLAN'S CYCLONIANS WATERPROOF SUITS,
Made expressly to resist the severest weather; warranted not to stick together, and will last for years.
For Waterproof Suits send size of Chest and Height.
A few Waterproof Saddle covers.

Terms—CASH.

TO HOUSEHOLDERS and BACHELORS living in Apartments, &c., &c.—The very recent improvements made by the Engineers to Moule & Co., in their recently patented invention, have now perfected the same, and not only are Moule's Earth Closets beyond the possibility of getting out of order; but *fittings* have been made, and consigned to the undersigned, which can be adapted to any existing accommodation, rendering the same almost as salutary as the adoption of a Closet. No family should be without either an Earth Closet or Set of Fittings. Prices of Closets range from Rs. 95 to Rs. 110, and fittings from Rs. 27.

Apply to CUTLER, PALMER, & Co.

FRERE PRESS COMPANY, LIMITED, (IN LIQUIDATION).—The undersigned is prepared to receive offers for the PURCHASE of the BUILDINGS, PRESSES, LEASE, &c., of the above Company, as undernoted, *viz*:—

A substantial Stone Building, 274 ft. long by 106 ft. wide, situated on the Elphinstone Bunder, next the New Goods' Station of the G. I. P. Railway Company.

6 "Mason's" Screw and Lever Presses with patent right.

1 pair of Horizontal high-pressure Engine of 80 H. P., with 4 upright Boilers.

10,000 square yards of Land on Elphinstone Bunder held on a 99 years' lease from the Elphinstone Land and Press Company (Limited) at one rupee per yard per annum.

Offers will be received for the Machinery and Buildings separately.

The Property can now be inspected and further particulars may be learned on application to the undersigned.

ALEX. BROWN, Liquidator.

Bombay, 6th July 1868.

TO CONTRACTORS AND OTHERS.—NOTICE.—The undermentioned PLANT, STORES' and FLOTILLA, belonging to the Bombay Reclamation Company, Limited, in Liquidation, will be submitted for sale by PUBLIC AUCTION on an early date, unless previously disposed of privately:—

COMMERCIAL INTELLIGENCE.

BOMBAY BILL AND STOCK LIST.

BANKS.

Subscribed Capital.	Nominal Value of sh.	Paid up	Dividend.	Names.	Rates
	Rs.	Rs.	pr sh.		
1,000,000	100	.....	.....	Agra Bank ...	126 per share.
3,130,000	1,000	1,000	7	Bank of Bengal ...	1780½ per sh.
1,045,000	500	400	.....	Bank of Bombay..	90 per share
1,000,000	500	500	.....	Ditto Ditto New..	13 pct prem.
1,000,000	250	150	.....	Bombay Pres. Bank	101 per share
2,000,000	200	200	.....	Bombay Trading & Banking Association	58 per share
2,000,000	100	100	.....	Brokers Banking Company ...	68 per share
1,000,000	250	250	nil	Central Bank ...	10 per share
800,000	200	200	5	Chartered Bank of India A. & China	200 per share
800,000	200	25	18½	China Bank ...	42 per share
700,000	250	250	.....	Chartered Mercantile Bank of India London & China..	270 p ct prem
1,000,000	250	250	12	Comptoir d'Escompte d'Paris ...	Nominal.
1,000,000	200	500	9	Delhi and London..	No quot.
600,000	500	200	.....	Indian Peninsular London & China &c.	13 per share
3,750,000	200	1,000	9	Madras Bank ...	63 per cent
1,000,000	25	125	8 p. ct	National Bank of India	138
2,500,000	250	250	12	Oriental Bank ...	455 per share
.....	100	200	.....	Royal Bank of India	81 per share
180,000	200	150	.....	Guzerat Bank ...	65 nominal.

LAND COMPANIES.

1,000,000	10,000	5,300	.....	Back Bay Reclamation Co.	400 per share
1,980,000	1,000	1,000	30 p s	Elphinstone Land Co...	725 to 730 p.sh
1,980,000	1,000	400	.....	New Do..	165 to 167 p.sh
2,000,000	1,000	1,000	.....	Provn Land Co. ...	9 per share
100,000	5,000	4,100	.....	Massgon Land and Reclamation Co..	670 per share
.....	2,000	1,500	25 p s	Fort Canning ...	310
2,180,000	3,000	3,000	.....	Colaba Land Co ...	1,010

SHIPPING COMPANIES.

200,000	5,000	5,000	.....	Bombay Ship Co ...	1,400 pr share
500,000	2,500	2,500	.....	B. Coast and River Steam Nav Co ...	390 per share
300,000	5,000	5,500	26	Bombay and Bengal Steam-ship Co ...	2,425 per share
160,000	5,000	2,500	.....	Prince of W. Ship Co	1,600 per share
150,000	500	500	.....	Viegas Patent Slip & Foundry Co ...	85 per share
120,000	5,000	3,000	250	Union Shipping Co. Limited ...	100 per share

EXCHANGE.

On	Terms.	Rate.
London Banks.. ...	6 months' sight.	1s. 11¾d. to 1s. 11⅞d.
Do. Credits.. ..	6 Do. do....	1s. 11 9/16d. to 1s. 11¾d.
Do. Documents..	6 Do. do....	1s. 11¾d.
Calcutta	At sight ...	99½
Do.	30 days' sight..	98¾
Do.	60 Do. do. ..	98¾
C in L..	60 days' sight..	214¾

CALCUTTA—JULY 27.

Government Papers.—5 per cents continue in demand and were bought, by different parties, at Rs. 5-0 and 4-14 discount. A small amount of Public Works 5 per cent. sold at Rs. 5-6 premium. 5 per cents., only in small sums, for investors' orders, were purchased at Rs. 9-13, 9-12, and 9-14 premium. A sale of 5½ per cents was made at Rs. 15-2 premium. 5 years' Debentures sold at Rs. 7-14 premium, and 10 years' Debentures at Rs. 8-6 and 8-8 premium.

Bank of Bengal shares—4 sold at Rs. 1,737½ each, and a good number, to different parties, at Rs. 1,740 each, exclusive of dividend.

National Bank shares were in good demand, and some lots bought at Rs. 1334.

A sale of Landing and Shipping Co.'s shares took place at Rs. 46.

MILITARY.

ARRIVALS.—AUGUST 1.

Tapp, Major General, Commanding Northern Division, on leave, from Ahmedabad.
Bridge, Captain, 21st Foot, on leave, from Ahmedabad.

DEPARTURES.—AUGUST 1.

Ker, Lieutenant Colonel, 6th Regiment Native Infantry, on duty, to Khandalah.
Tapp, Major General, Commanding Northern Division, on leave, to Kirkee.
Bridge, Captain, 21st Foot, on leave, to Kirkee.

GENERAL ORDERS BY THE GOVERNMENT OF INDIA.

(*Gazette of India, July 25.*)

THE services of Mr. A. M. Russell, of the Central Provinces Commission, are placed at the disposal of the Chief Commissioner of British Burmah.

His Excellency the Viceroy and Governor General in Council is pleased to appoint Lieutenant Colonel J. C. Brooke, Officiating Agent to the Governor General with the King of Oudh, to act as Political Agent in Marwar, during the absence on leave of Captain K. C. Impey, or until further orders.

Mr. C. U. Aitchison, officiating Foreign Secretary, is granted leave of absence to Europe for fifteen months on medical certificate, with the usual preparatory leave, from the date on which he may make over charge of his office to Mr. Seton-Karr.

Mr. C. W. Hutchinson, Chief Inspector of Post Offices in the Central Provinces, is appointed to officiate as Post Master General of Madras during the absence of Colonel Fears on privilege leave.

The following orders issued by the Government of Bombay are confirmed :—

Granting leave of absence to Europe on medical certificate to the undermentioned officer :—Lieutenant Archibald Cuthbert Gibb, Bombay, of the General List, Infantry, Assistant Engineer, 1st Grade, Public Works Department, for 20 months.

Granting leave of absence to sea and the colonies on medical certificate to the undermentioned officer :—Major Edward Haughney Woodcock, of the Bengal Staff Corps, Wing Officer, 2nd (Poona Auxiliary) Regiment of Native Infantry, for 12 months.

Brevet Major of the Bengal Staff Corps of the 31st March, 1858, to be Major as 2nd Examiner, Pay Department, in room of Major A. E. Osborn on leave, is permitted at his own request to decline his substantive appointment of Deputy Pay Master.

Overland Circle, and Lieutenant H H P Cowper, of the General Staff Cavalry, Assistant Pay Master, will officiate as 2nd Examiner, Pay Department, in room of Major Brown, until further orders.

The undermentioned officers of the Bengal Staff Corps having completed twenty-six years' service are promoted to the rank of Lieutenant Colonel, from the dates specified, subject to Her Majesty's approval :—

Major Thomas Hardy Chamberlain, 8th July 1868.
Major John Edward Cracroft, Major Edmund Tyrwhitt, Major Bempde Henry Baugh, Major Henry Boileau Adolphus Poulton, and Major Edmund Smyth, 16th July 1868.
Major Lestock Bolleau Jones, 16th July 1868.

The undermentioned Officers of the Bengal Staff Corps having completed twelve years' service are promoted to the rank of Captain, from the date specified, subject to Her Majesty's approval :—

Lieutenant Thomas Reid Davidson and Lieutenant Hamilton Chapman, 15th July 1868.

The undermentioned officer of the Medical Department having completed twelve years' service is promoted to the rank of Surgeon, from the date specified, subject to Her Majesty's approval :—

Assistant Surgeon James Fownes Norton Wise, M D., 16th July 1868.

The Right Hon'ble the Governor General in Council is pleased to sanction revised scales of working pay for the Native troops in the three Presidencies. Working pay will be allowed when troops are employed in Military or Public works, other than those connected with their own lines or parades in Cantonments, or the improvement or protection of their position or camp on service. The following daily rates will be allowed in future :—

Sappers and Miners.

Subadars	...	8 annas.
Jemadars	6	,,
Non-Commissioned Officers and Rank and File ...	1 Class ...	4 ,,
	2nd ,, ...	3 ,,
	3rd ...	2 ,,

The classification prescribed in Government General Order No. 212, dated 3rd March 1854, and No 1234, dated 2nd October 1857, will continue to be carefully observed.

Other Native Troops.

Subadars	...	8 annas.
Jemadars	6	,,
Non-Commissioned Officers and Rank and File	2	,,

The working day will be reckoned at eight hours, and no working pay will be granted for less than two hours' labour. For broken periods, the proportions of working pay will be—

For 2 hours	¼ day.
From 2 to 4 hours	½ ,,
,, 4 ,, 6 ,, ...	¾ ,,
,, 6 ,, 8 ,, ...	full ,,

and for longer periods in the same proportion. Working parties employed in water will be allowed at the rate of a day and a quarter's pay for one day's work. European officers of Native Regiments, except the Sappers and Miners, under the grade of substantive Field Officer, if placed in charge of, or supervising the work on, which their men are employed, and for which they are considered responsible, will receive working pay at the following rates :—

Captains	Rs. 3 per diem.
Subalterns	2 ,,

If merely in command of their detachments or working parties, they will be entitled to no additional allowance.

His Excellency the Governor General in Council is pleased to notify for general information that, in future, officers will be charged for the feed of their horses while on foreign service, at a uniform rate of eight annas per diem whenever forage is supplied by the Commissariat, or from the public stores.

The undermentioned officers are admitted to the Bengal Staff corps, with effect from the dates specified, subject to the confirmation of the Right Hon'ble the Secretary of State for India :—

Captain C. Van R Conway-Gordon, of Her Majesty's 79th (Cameron) Highlanders, 1st Wing Subaltern, 1st Sikh Infantry, 29th January 1867.
Lieutenant Edward Molloy, of the General List, Infantry, 1st Wing Subaltern, 5th Goorkha Regiment (The Hazara Goorkha Battalion), 15th May 1868.

SHIPPING.

DAILY FREIGHT REPORT.—1ST AUGUST.

London....Cotton....£1 0s. 0d. Nominal per ton.
Seeds ... £1 0s. 0d. do.
Liverpool...Cotton....£1 5s. 0d. to £1 15s. 0d. do.
Seeds ... £1 12s. 6d. to £2 0s 0d.
Overland..Cotton... £4 10s. 0d. per 40 cubic feet
China ....Cotton..... Rs. 2 to 3 per bale.
Mauritius .Gram .....Rs. 0 12 0 per bag.

ARRIVALS.

Date.	Vessel.	Commander.	From.
Aug. 2	Almira	Grose	Moulmein, May 7.
	Evening Star	Harley	Liverpool, April 30.
	Morning Star	Gardiner	Liverpool, April 30.
	Lancashire	Summerson ..	Calcutta.
	Burmah	Yeo	Aden.
	Paris (s)	Hill	Aden, July 10.

DEPARTURES.

Date.	Vessel.	Commander.	Destination.
Aug. 1	Hope	Whelan	Tuticorin.
	Premchund Roychund.....	Scott	Liverpool.
	Esk	Moss	Siam.
	Zoroaster	White.....	Calcutta.
	British Princess...	Stewart	Callao.
	Kingstone	Emmerson ...	San Francisco.
	Talisman	Whiteway....	Callao.

The following vessels obtained their port clearances on Saturday last :—

Ship *Kensington*, Stewart, to Calcutta.'
Ship *Lady McDonald*, Kennedy, to Bancock.

CALCUTTA.

ARRIVALS.—The Telegraph of the 25th July announced the arrivals of the ships "Aurora," E. Walker, Bombay, 9th July; and "schah Jehan." The Telegraph of 26th July announced the arrivals of the ships "Remington," "Lombard," "Michael Scott," "Howrah," "Dallam Tower," and "Early Morn." The Telegraph of 27th July announced the arrival of the barque "Canal."

DEPARTURES.—Steamers "Rangoon" and "Moulmein." Ships "Timor," "Lalla Rookh," barque "Migrator," and Ship "Victory."

NEW ADVERTISEMENTS.

HER MAJESTY'S THEATRE.
GRANT ROAD.
IMENSE SUCCESS,
AND
ENTHUSIASTIC RECEPTION.
OF THE WORLD-RENOWNED AND FAR-FAMED
LENTON TROUPE
who were received on Saturday evening with Bursts of Applause from a crowed audience.
ON
MONDAY EVENING, AUGUST 3RD, 1868,
and every evening until further notice, the Company will appear in their astounding feats in the
ACROBATIC,
AND
GYMNASTIC SCHOOL,
The great Sensation Act.
THE FLYING TRAPEZE
First time accomplished in Bombay.
The performance to conclude each evening with the Comic Ballet d'Action,
THE DANCING SCOTCHMAN.
Characters by the Ladies and Gentlemen of the Company.
PRICES OF ADMISSION.
Dress Circle..... Rs. 5 | Pit..... ..... Rs. 2
Stalls..... ,, 3 | Gallery... ..... ,, 1
Doors open at a quarter before eight o'clock commencing precisely at a quarter before nine, o'clock, Carriages may be received for half-past 11.
A Box plan at Messrs. SOUNDY & Co. Rampart Row where First-class Seats may be secured.

PROSPECTUS.—BENGAL COUNCIL OF LAW REPORTING.
Chairman.—T. H. COWIE, Esq., Advocate General.
HON. H. S. MAINE, D.C.L. & Bar.-at.-L., Member of the Supreme Council of India.
E. C. BAYLEY, Esq., C. S., Secretary to the Government of India, Home Department, Barrister-at-Law.
H. L. DAMPIER, Esq., C. S., Officiating Secretary to the Government of Bengal.
WHITLEY STOKES, Esq., Barrister-at-Law, Assistant Secretary, Government of India Legislative Department.
J. W. MIREFIELD, Esq., Officiating Solicitor to the Government of India.
BABOO ONOOCOOL CHUNDER MOOKERJEE, Pleader of the High Court.
THE publication of the "Law Reports" in England under the supervision of a Council, having been attended with very great success, it it is proposed to adopt a somewhat similar scheme for publishing Reports of the Decisions of the High Court at Calcutta.
If the Courts and the Profession in this country have not hitherto laboured (as was the case at home) under the disadvantage of having to collect information of the current decisions from a numerous list of independent and separate Reports, it may at least be said that the means hitherto supplied of obtaining such information have (so far as Bengal is concerned) been far from satisfactorily.
The object of the present scheme (to follow in substance the terms used by the London Council in their prospectus,) is the preparation, under the supervision of the Council, by an Editor and Professional Reporters of ability, of a concise but exact set of Reports of the Decisions of the High Court, to be published with regularity and dispatch, and at a moderate cost.
Although the publication does not lay claim to any authoritative sanction from the Hon'ble the Judges who, it is understood, approve generally of the scheme, it is expected that the new Reports will be generally accepted by the Court in decision, the advocate in argument, and the General Practioner and others in advising the client, as sufficient evidence of Case Law as elucidated, by the High Court of Judicature.
In addition to a select publication of the current Decisions the propos-d Reports will also include the Decisions on Indian Appeals of the Privy Council, the Orders and Rules of the High Court, and the Circular Orders of the Board of Revenue. Arrangements are also in progress for the reporting and publishing, in an early supplementary volume, of the past Full Bench Rulings of the High Court.
The Reports are designed for a public object, and will, therefore, be supplied at a price which represents no more than the cost of fair remuneration by way of salary to the Editor and Reporters, in addition to the cost of preparation, publication, and distribution, under the management of an experienced publishing Firm.
The Government of Bengal, with the sanction of the Government of India, have consented to make a yearly grant-in-aid, on condition of receiving a certain number of copies. It is hoped that this sum, with such Subscriptions as may be obtained from the Profession and general public, will suffice to meet the cost. Any surplus will be applied towards the increase of salaries, and of the Reporting Staff, the constitution of a Reserve Fund to meet future contingencies, and for such other purposes as the Council shall consider calculated to improve the system of reporting, and making the publication as valuable as possible.
It is proposed that the Reports of Decision in the different branches of the Court be separately paged and indexed, so that they may hereafter be bound up if desired separately. The publication will be issued monthly, in a form corresponding as nearly as possible with that of the English "Law Reports;" and it is anticipated that the first number will be ready about the 15th of August.
The present Editor and Reporting Staff will be follows :
EDITOR.
L. A. GOODEVE, Esq., Middle Temple.
REPORTERS.
WALTER M. BOURKE, Esq., Inner Temple.
A. MACKENZIE, Esq., C. S.
M. GHOSE, Esq., Lincoln's Inn.
BABOO RAJENDRO MISSRY, Pleader of the High Court. } Appellate Side.
G. H. P. EVANS, Esq., Lincoln's Inn.
J. V. WOODMAN, Esq., Middle Temple. } *Original Side.*
MESSRS. THACKER, SPINK, & Co. have been appointed Publishers to the Council, and all business connected therewith will be conducted by them, as early as practicable, the amount of one year's Subscriptions, [viz., Rs. 49 inclusive of postage and packing.
MESSRS. THACKER VIVING & Co. Bombay, will receive subscriptions at the above rate.
CALCUTTA, 13th July, 1868.
With reference to the above, MESSRS. THACKER SPINK, & Co. are authorized to announce, that the *Revenue, Civil and Criminal Reporter*, published by Messrs. Wyman Brothers, will be discontinued from this date.
LONDON.—MESSRS. W. THACKER & Co.
BOMBAY.—MESSRS. THACKER, VINING & Co.

INFANTS' AND INVALIDS' FOODS.
D. S. KEMP & Co., have been appointed SOLE AGENTS
FOR THE
LONDON INFANTS' FOOD SOCIETY'S PATENT EXTRACT FOR PREPARING LIEBIG'S MILK,
the most nourishing and strengthening food for delicate infants which has yet been produced. The enormous sale which it now obtains at home is the result both of its remarkable nourishing properties, and of the medical scrutiny through which it has passed in Germany, France, and England.
It is especially adapted for new-born children and those of very delicate constitution.
D. S. KEMP & Co., have also been appointed SOLE AGENTS
FOR
MESSRS. ALEX. ROBB & Co.'s BISCUITS.
Nursery Biscuits and Nursery Biscuit Powder are constantly on hand ex P. and O. Steamers. A large consignment of sundry Biscuits is shortly expected.
CORN FLOUR AND OTHER FOODS.
COCOAS, CHOCOLATES, COCOATINA.
SCHWEITZER'S COCOATINA, containing no fat, is recommended for dyspeptic patients.
Bombay. D. S. KEMP & Co.

MEDICINE CHESTS. The Chests known under D. S. K. & Co.'s name are made expressly for them in England, and have peculiar adaptations fot tropical climates.
There can be no doubt of their incalculable utility to

Residents	Planters
Tourists	Contractors
Travellers	Mariners
Explorers	Yachtsmen

and all whose circumstances or avocations remove them from immediate medical assistance.
Abundant testimony to their value has been received from purchasers who have attributed their freedom from epidemics to their having these boxes of remedies always at hand.
Experience is constantly being taken advantage of to improve the Chests, and render them as perfect as portability will allow.
In ordering, it should be stated for what purpose the Chest is required, and whether for the use of one individual a family, or a party.
Bombay. D. S. KEMP & Co.

D. S. KEMP AND COMPANY.
PHARMACEUTICAL CHEMISTS,
5, ELPHINSTONE CIRCLE, FORT, AND BELLASIS ROAD, BYCULLA,
BOMBAY,
specially established for the careful dispensing of prescriptions, and the importation and manufacture of
PURE DRUGS.
CHEMICAL AND PHARMACEUTICAL PREPARATIONS.
Under the management of D. S. KEMP, eight years partner in the late firm of ROGERS & Co.
D. S. K. & Co., in sincerely thanking the public for the ready and generous support accorded them, have much satisfaction in stating that they have now more thoroughly organized their business, and are extending its various departments, so as to meet fully an exemptly the wishes of all who favour them with orders. It has from the beginning been their care to insure the perfect purity and trustworthiness of every preparation they make, as being the only means of securing uniformity and correctness in the dispensing of prescriptions.
They have also endeavoured to reduce, as far as consistent with quality, the prices of all the articles in which they deal, and the demand which has arisen for many of their preparations amply assures them of public approval.
PRINCIPAL ESTABLISHMENT;
5, ELPHINSTONE CIRCLE, FORT.
BRANCH:
BELLASIS ROAD, BYCULLA.

MEDICAL CIRCULAR.
Datura Tatula in Leaf, Cigars, and Cigarettes.
The following in Moulded Sticks :—
Lapis Divinus.
Sulphate of Copper.
Sulphate of Zinc.
Potassa Cum Calce.
Nitrate of Silver, diluted to any strength.
Physostigma, in Tincture, Extract, and Gelatine Discs.
Oleum Theobromæ, medicated and moulded in any form.
Hypophosphites of Soda and Potash.
Goa Powder (Acid. Salicylic) dry, and in solution.
Picric Acid. The new cheap febrifuge.
Nicotina.
Conia.
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NOTICE.—The Paper Currency Department will be CLOSED on MONDAY, the 3rd instant, on account of COCOANUT HOLIDAY.
A. R. GORDON,
Assistant Commissioner of Paper Currency.
Bombay, 1st August 1868.

NOTICE.—Consignees of Cargo, per Ship "LANCASHIRE," Captain SUMMERSON, arrived from Calcutta, are requested to send Boats alongside to take delivery of their respective Goods as they come to hand, otherwise the same will be landed by the Captain at the risk and expense of the concerned.
Captain SUMMERSON will not be responsible for the condition of any package after it has once left the Ship's deck.
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Stern Post	261	8
Main breadth to outside plank	36	2
Depth in hold from tonnage Deck to ceiling at Midships	25	3

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	Tons.	
Tonnage under tonnage Deck	1,265	03
Closed in spaces above the tonnage Deck if any viz. :—		
Space or spaces between Decks.....	583	02
Poop.....2 Smoke Houses.....	9	10
Round House.....Chief Mate's Room	3	52
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The Steamer is now in Government employ and expected from Kurrachee in a day or two. On arrival she will be open for inspection.

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CONTENTS :—

MAP OF INDIA.	
Index to Railway Stations	
Index to

WEEKLY STATEMENT OF THE MUNICIPAL REVENUE.

(*From Monday, July 27th, to Saturday, Aug. 1st,* 1868.)

	Rs.	a.	p.
Wheel Tax	5,595	0	0
House Rate	38,168	7	0
License Tax	5,058	0	0
Police Rate	11,975	8	6
Lighting do	8,495	0	9
Water do	8,512	2	3
Halalcore Cess	9,100	4	5
Market Fees	8,469	10	6
Fees through Police Commissioner, including Liquor Licenses, &c.	1,875	0	0
Miscellaneous Fees	708	7	7
Fines and Penalties	20	0	0
Rs.	97,977	9	0

W. MAIDMENT,
Controller of Municipal Accounts.

THE BOMBAY BANK COMMISSION.

SIXTEENTH DAY: FRIDAY, 31ST JULY.

On the Commissioners taking their seats this morning the Hon'ble Alexander Brown stepped into the witness-box, and the President remarked that he understood that gentleman wished to make some explanation.

Mr. Brown—I do, sir. With reference to the board meeting on 18th December 1866, at which the letter from Roychund Deepchund to the board was discussed, I find that I left for Calcutta by the evening train that day, so that it is quite likely that I was present during, at all events, some part of the meeting on that morning; but I cannot yet recollect being present when the application of Roychund Deepchund was being considered.

Mr. James Douglas then stepped forward and said—I beg leave to state, for the information of the Commissioners as well as on behalf of the bank I represent, with regard to the letter handed in by the Hon'ble Mr. Brown on Wednesday last——

The President—Who do you represent, may I ask?

Mr. Douglas—I represent the Chartered Bank of India, Australia, and China. The letter, dated 28th April 1866, was forwarded to me by Mr. Robertson, and I have to state that I sent an immediate reply to it in writing refusing to participate in the 25 lakh loan to Premchund Roychund.

MR. WILLIAM FRASER, deputy secretary of the Bank of Bombay, was then called. Q. What appointments have you held in the Bank of Bombay since 1st August 1863? A. I was agent at the Kurrachee branch till the end of February 1865; from that time I was inspector of branches down to November 1867, and I may also state that I had a power of attorney in 1866 to sign as assistant deputy secretary, so as to assist at the head office during the press of business there. (Q.) Now, will you just look at the letter book at 9th September 1863 and read the last paragraph?—A. It is addressed to the agent of the Bank of Bombay at Ahmedabad, and states—

"9th September 1863.

"To the Agent of the Bank of Bombay, Ahmedabad.

"DEAR SIR,—Your letter, &c. . . . I beg to inform you that I have to-day despatched, per book post, a copy of the Bank's Charter to your address, which should be carefully perused by you in order that you may take advantage of the removal of sundry distinctions contained more especially in section XXVII. of the old Charter.—I am, &c.,

"(Signed) J. H. RYLAND, per Secy."

Q. Now, was a copy of that letter sent to all the branches?—A. Yes; I believe to all that were open at that time. Q. Did you receive a letter, yourself, at Kurrachee?—A. I did. President—Now, please look at the letter book on 22nd September 1863. Witness read the following letter:—

"To the Agent of the Bank of Bombay, Hyderabad Deccan"
September 22nd, 1864.

"DEAR SIR,—In returning the revised list of names of bankers and others at Hydrabad and elsewhere, I am to point out that the information we have been able to obtain here is to a certain extent uncertain, and that the directors consider that the agents have better opportunities of ascertaining the names of persons in their neighbourhood.

Persons who have been stated to be worth "any amount" have been fixed at a maximum of three lakhs, that being in the opinion of the directors sufficient credit at one time for any person except in special cases in which the agents are at liberty to exercise their discretion.—Yours, &c.

J. H. RYLAND,
Deputy Secretary."

A copy of that, witness added, was sent only to Hyderabad (Deccan) and Ahmedabad. Q. There was not one sent to you at Kurrachee?—A. No. President—Now, then, look for the letter of 1st December 1864. Witness—That letter is addressed to the agent of the Bank of Bombay at Kalbadevie and runs thus—

To the Agent, Bank of Bombay, Kalbadevie.

"DEAR SIR,—I beg to call your attention to the large balance of cash which has been for a considerable period lying at your branch.

"You are aware that it is of much importance to have the funds of the Bank circulating throughout the country at remunerative rates, and to this end I have to request that you will cultivate a good understanding with the other agents so that there may be no hindrance to the Bank in receiving the full advantage of its money.

"You will please keep these acts, especially those having a business connection with your city, well informed of your rates.

"It must be remembered that, however much you may remit to a branch, you are not at liberty, without permission of the agent, to draw upon it.

"Instead of passing your transactions with branches through the Bank's account you may now open a general ledger account in their names, which will avoid the advice of such transactions to head office unnecessary. Transactions with sub-branches will be placed to account of the branch to which they are subject.—I am, &c.,

"D. ROBERTSON, Secy.

"Please close your books in time for us to receive your returns at the latest on the 24th inst.

"The weekly state should be written up to the date you close up your books in the usual (weekly) manner and all the balance entries ought to be shown in the balance sheet.

"1st December 1864."

A copy of that letter was sent to all the branches only modifying the sum so far as the cash-balance was concerned. Some of the balances were smaller than others, but with that modification a copy of this letter was sent to all the branches. President—Well, Mr. Bullock will better speak as to Kalbadevie, and so I won't trouble you with regard to that branch, but will reserve that for him. Now, just turn to the private letter book 6th January 1865, a letter addressed to the Surat branch. Witness—It is as follows:—

"To the Agent of the Bank of Bombay at Surat.

"Bombay, 6th January 1865.

"DEAR SIR,—We are informed that if at any time you should require information regarding the standing of parties who may wish to discount or have advances from you, Mr. Abbacchund Cullianchund will be happy to render you every assistance. He is agent for Premchund Roychund, and his information should consequently be trustworthy, and I would recommend you to apply to him whenever you may be in doubt.—Yours, &c.,

D. ROBERTSON,
Deputy Secretary."

A letter in very nearly the same terms as that was addressed to the agent at Broach, the terms of it being—

"To the Agent of the Bank of Bombay at Broach.

"Bombay, 6th January 1865.

"DEAR SIR,—We are informed that if at any time you should require information regarding the standing of parties who may wish to discount or have advances from you, Mr. Anoop-chund Malookchund will be happy to render you any assistance. As this reference has been made by Mr. Premchund Roychund, any information Anoopchund may give should consequently be trustworthy.—Yours, &c. D. ROBERTSON."

President—Now, I wanted to ask you about letters addressed to the Kalbadevie branch, but I will leave these for Mr. Bullock to speak to that. You say that you were first of all agent at the Kurrachee branch. Witness—In 1862 I was assistant at the head office here. President—But I began at 1st August 1863; and from 1st August of that year till the end of February 1865 you were agent at Kurrachee?—A. I was. Q. Were any printed rules sent to you?—A. I took a copy with me. Q. What did these refer to chiefly?—A. Chiefly to the way in which the books were to be kept, the returns required to be sent to the head office, and there was one paragraph in reference to the amount that should be discounted at any time; but that paragraph is left blank. Q. Was it ever filled up to your knowledge?—A. Not to my knowledge. Not at Kurrachee when I was agent. Q. Had you any distinct list of the principal inhabitants of Kurrachee merchants showing to what extent you might discount their bills?—A. Yes, I made out a list of all the merchants and others at Kurrachee. President—You made it out! Witness—I made it out and sent it down to Bombay, and with it a list of the amounts for which I thought they were safe. That was revised by the head office and returned to me. Q. Were there any instructions given you as to the time you were to allow the bills to run?—A. No. There was no special instruction given with regard to that. Q. Were there any other instructions as to granting cash credit at the branches?—A. There were no other instructions. Q. Were there not bills very often discounted at first by these branches for a very long period?—A. I won't say *at first*; there were such in 1864, sometimes. President—Bills were discounted for as long a period as nine months, I believe? Witness—In one or two cases I believe they were so. Q. With a promise of renewal?—A. Yes. Q. And the head office, on that promise having been made by the agent, felt bound to renew the bill?—A. It was so on one or two occasions.

The examination then turned as to a large discount of bills to the Eastern Financial Association. Q. These bills were not discounted during the period you were agent at Kurrachee, I think?—A. No. President—Probably you have some knowledge of these obtained after as inspector of branches?—A. I don't know in that way. President—If you have any knowledge of them, tell us what you know. Witness—By the time these bills fell due they were remitted to Bombay for payment, but at their maturity the Eastern Financial was not in a position to meet them. President—There were three bills—one on 22nd March 1865, Rs. 25,000, another on 27th March 1 lakh, and a third for 1 lakh,—altogether Rs. 2,25,000. Now, what do you know in the way of business about that transaction?—A. After these bills became due they lay over in Bombay for a considerable time, till the rest of those at the head office became due, and then they were put into the negotiation with the Eastern Financial with regard to all three debts. Q. You don't know the circumstances under which they were discounted?—A. Immediately after February 1865 the Eastern Financial Association employed an agent at Kurrachee, and he shortly after his appointment——President—Who was that agent? Witness—His name was Ootamund Koopachund. That agent tendered these bills and the bank purchased them. Q. Who was the agent of the bank at that time?—A. Mr. Watson. Q. Not Mr. Watson who was afterwards agent of the Financial?—A. No. The Mr. Watson I refer to is dead now. Q. Was there no investigation as to this bill afterwards?—A. The agent was asked to explain how it was he had taken such a large amount on the Eastern Financial. Q. Do you refer to the correspondence, or was that done verbally?—A. A letter was written to him. President—Yes. Well, we have got that letter. There was a telegraph open at that time to Kurrachee, was there not?—A. Yes. Q. Was it not then his duty to telegraph about so large an amount, as the Surat man did?—A. No, I would not say it was his duty to telegraph. Q. Do you know anything of the Surat Commercial bills at Surat for 2 lakhs about the same time?—A. Yes. Q. What do you know about them?—A. In a similar way two lakhs of bills were tendered to the agent there for purchase. The agent telegraphed to Bombay to know whether he was to be at liberty to buy the bills. Q. Well, was a telegram sent back?—A. A reply was sent back. I do not know that it was telegraphed. President—I have not been able to find that reply. Witness—On the back of the telegram from Surat there is a memorandum giving the secretary authority to purchase these bills. That authority I think—I speak from memory—was telegraphed to the agent; but if not telegraphed it certainly was communicated by letter. Q. Can you find out the same memorandum and let us see it?—A. Yes. Q. Is there a telegram book?—A. Yes. Mr. Melvill—We have got some of them in the telegram book. Witness—It is in the telegram book. If you tell me the date I will find it. I find (after reference to the books) that the date is March 1865, and the reply is—"You may take the Eastern Financial hoondies at a good paying rate." Q. Now, when you were at Kurrachee was there any inspector of branches?—A. Yes. Q. Were you visited often and inspected?—A. No, we were never visited. Q. You say there was an inspector of branches?—A. Yes. Q. Then what were his duties at that time? Witness—He visited other branches up-country at different times but he never came to Kurrachee. Q. Was he in communication with you at all?—A. Not directly, but through the head office. Q. Now, then, before we go to the time you were inspector of branches, is there anything you could tell us about the management of the branch itself at Kurrachee that might be useful to us?—A. No, I have nothing special to tell you about Kurrachee. Q. Nothing that would show clearly whether it was properly and efficiently superintended by the head office?—A. Nothing. Q. You sent up regular returns, did you not?—A. We do so every week. President—These we find among the papers. Were you ever called on to make any special report?—A. Once. Q. When was that?—A. I think it was in the middle of 1864. Q. Was it in reference to any particular subject?—A. No, it was in reference to all the debts then outstanding. Q. Have you a copy?—A. No. Q. Can you give us the date?—A. I think it was in June 1864. Q. All the branches were in the habit of sending up weekly returns?—A. Yes, showing every transaction that took place during the week, and the names of the parties in whose names they were granted. Major Innes—Did these returns state the securities lodged?—A. No. President—Have you got a copy of that return? I suppose it was the regular form?—A. Yes, it was the regular form. A. copy of the regular form of weekly returns from the branches was here put into the evidence.

The next part of the examination was with regard to the period during which Mr. Fraser acted as inspector of branches. President—You became inspector of branches on February 1865?—A. Yes. Q. What were your duties then?—A. To visit and inspect the different branches up-country. Q. Did you receive any instructions from the head office?—A. No, I received no special instructions at that time. Q. Neither written nor verbal?—A. No. Q. You were left to your own sense of what was right?—A. Yes. Q. Well, did you often visit the different branches?—A. I never visited all the branches. There were three of them I never visited. One of these was Hyderabad (Deccan), as it was at a great distance from Bombay, and there was no occasion whatever to visit it. Neither did I visit Indore. President—Wait a moment. I should like you to explain that. Why there was no necessity to pay a personal visit to Hyderabad?—A. Because all the transactions that had taken place at Hyderabad were in perfect order, the bills in Bombay were all met on the day of their maturity, there were no past due bills of any kind and no bad debts whatever. Q. When you proceeded to visit any of these places did you receive any special instructions?—A. No. Q. I suppose from what you have said you never went to inspect the branches unless there was something wrong?—A. There was so much to know about that many of the branches that it took all my time to go to those. Q. Did not you consult the secretary before you started on these expeditions?—A. I used to have conversations with him with regard to the branches. Q. He did not instruct you in these conversations what was the best course to pursue in any particular case?—A. No. Q. You don't remember a single case in which he gave you any particular instructions?—A. I had particular instructions with regard to one particular debtor of the bank when I went up-country. Q. Will you state what that particular case was?—A. Immediately after I came to Bombay from Kurrachee, this debtor got into difficulty. Q. What was his name?—A. Serotee Annanbandi. The secretary sent me up-country to make the first arrangement I could with the view of securing the bank. Q. Well, what instructions did he give you?—A. Before I left, I may tell you that I was told to speak to Premchund Roychund with regard to this matter, and the secretary's opinion was that it would not do to press this man into Court—that by giving him time we might get out of the difficulty better than immediately putting him into Court. That was the secretary's opinion. Premchund was of the same opinion, and I proceeded up-country with these instructions. That is the only case that I remember now in which I had any special instructions. Q. Now, did you often visit the Kalbadevie branch previous to your visit in September?—A. Only on matters of business. Q. Am I to understand by that, that you did not interfere with the general management of the Kalbadevie branch at all?—A. Yes. Q. You only inspected the accounts?—A. That was all. Q. You did not enter into the question of the propriety of discounts on cash credits?—A. No. Q. Why did you abstain from doing that?—A. Because the branch was specially under the head office. Q. Were you told by any one that that was not to be a part of your duty?—A. No. Q. On what ground did you proceed with that exception?—A. The agent was daily in communication with the secretary at the head office with reference to advances and loans at that branch. Q. You treated it in fact as an office under the secretary himself and therefore beyond your jurisdiction? Was that your idea?—A. Yes. Q. Now, was it originally intended that discounts, business and advances should be carried on at Kalbadevie?—A. I cannot answer that question. I have looked among the records of the bank to ascertain whether or not any special instructions with regard to the business to be done there were given at the time the bank was opened, but I can see none?—Q. Did they commence to transact such business from the very first?—A. Well, nearly shortly after they opened. Q. That was in 1864, was it not?—A. Yes. Q. Now, when did discount operations as a matter of fact cease at Kalbadevie?—A. They ceased nearly altogether about the middle of 1865. Q. There was some restraint put upon the agent about that time, was there not?—A. Yes. Q. Now, can you refer us to any order or letter restricting the agent in that respect?—A. There were several letters written to Kalbadevie. President—Yes; but I want to see the letter or order; Mr. Bullock himself said they ceased in 1865, but I want to see the order which put that restriction on the agent, or was it merely verbal?—A. There was a letter sent to the up-country branches on 27th March 1865, but that was not sent to Kalbadevie, and there was one on 21st April 1865 to Kalbadevie also, I think. President—Well, read that letter, please. Witness—It is dated 27th April, and addressed to all branches in these words:—"Please note for your future guidance that without the sanction of the head-office you are not authorised for the present to advance to one party more than Rs. 20,000 at a time, and even for this amount we wish you to obtain collateral security, if at all possible." Q. Was that sent to Kalbadevie?—A. It was. Q. I believe you were sent to inspect the Kalbadevie branch in September 1866?—A. I was; I forget the exact date. President—I think it is in the minutes (referring to the minutes.) It was on 4th September 1866). Q. I believe that is your report entered in the board minutes?—A. It is. President—Please look at that page where you speak of certain influence which is known to the directors (reading)—"unfortunately hitherto, through influence which has since become known to the directors, business of this kind (discounts) has been undertaken without reference to the head office and regardless of whether applicants had previously contracted obligations there or not." Well, now, of course you had some grounds for making this report?—A. Yes. Q. What influence do you refer to there?—A. Premchund Roychund's influence. Q. And had you satisfied yourself of that? Upon what ground?—A. I had nothing in writing to show me that that influence had been used, but suspicion at the time was strong against him. It was known that he had been authorized by the head office to recommend loans there, and I think that by this time the transaction had become known to the directors, which satisfied me that he did use this influence improperly. Q. To what transaction do you refer?—A. I refer to a loan at the head office in the name of Khuttao Khimjee. President—Oh, a loan at the head office! But we are speaking here of the branches. Witness—Yes, I know. I had nothing in black and white to confirm what I said there it arose entirely from suspicion. Q. Had you any conversation with Mr. Bullock on the subject?—A. No. I did not make any reference to him. Q. Did you enquire into any particular case?—A. I cannot say that I did. Q. Did you enquire into the case of Bhau Dajee?—A. No. Q. Or into that of Roychund Deepchund?—A. No. Q. Or into the case of Norowjee Ardaseer Davur?—A. No. Q. Did you go into the particulars of any of the discounts granted by Mr. Bullock?—A. No. President—Well, I will not go into these. We will have Mr. Bullock to go through the items. It will be a very long process, but we must get it. Then have you anything else to say except what is in your report. It is a very full report, and you need not repeat what is said in it. Have you anything to add to it?—A. Nothing. President—I believe it is your opinion that if that branch had been confined to act as a mere branch for deposits it would have been veryuseful and advantageous to the bank?—A. Yes. President—Well, we will not go over that report as it speaks for itself.

Now, I believe you had something to do with the carrying out of the arrangement made for granting the 25 lakh loan to Premchund Roychund, had you not?—A. I had. President—I believe you were employed to get that promissory note, bond, or whatever you call it, executed by the co-obligants?—A. Yes, the bond. Q. Not the promissory note?—A. No. Mr. Melvill—Not the one signed by Premchund?—A. No, it was on foolscap paper about a page and quarter—the preliminary bond that was to be signed by the other banks. President—And had you also got the promissory note given you for the signature by Premchund and his sureties?—A. No, only the preliminary bond. Q. Well, then, when did you get that bond first given you for the purpose of getting the signature of the other banks?—A. It must have been between the 10th and 15th May 1866. President—Now, can't you fix it with a greater degree of certainty than that on reference to any papers?—A. No, I fear not, for I have looked on previous occasions to find the exact date, and could not succeed in getting it. President—You have called this a preliminary bond, what do you mean by that? Have you got a copy of it?—A. No, it is in the High Court. Q. What do you mean by a "preliminary bond?"—A. The effect of it is that on the full bond, containing all the particulars of the property, securities, and so forth, was completed then the parties were to undertake to sign the engagement on their part,—that when the bond was ready they would sign that. Q. Then you were the agent employed to go and get the signatures of the other parties to this document?—A. Yes. Q. Well, to which place did you go first?—A. I went first to the Asiatic Bank. President—Tell us shortly what success you had there?—A. It was signed there. Q. Mr. Roberson?—A. Yes. At the next visit to the Bank of Hindustan, and the bond was signed by Mr. Thomson, the manager there. After that I went to the Mercantile Bank. The agent there declined to sign the bond: may I give the reason?—President—You may as well give the reason shortly. Witness—The reason was because I could not satisfy him that the bank had got all the securities that had been stipulated for when he agreed. Q. Do you mean all the "securities," or whether the securities were not of the value stipulated?—A. That the security that had been agreed to be given for the loan had not been completed. Q. Well, and where did you go next? They were all visited on one day?—A. Yes, I next went successively to the Commercial Bank, French Bank, and Oriental Bank; the agents at these declined to sign for the same reason as given by Mr. Campbell. Q. Now, was any reason given you by any of the officials of the bank why this bond was not sent round before?—A. No reason was assigned to me. Q. Have you any official knowledge why it had not been so?—A. I think the reason it had not been sent round earlier was because Mr. Kelly, the bank's solicitor, was unwell, and this bond was afterwards prepared by his partner, Mr. Manisty. Mr. Kelly himself was not able to finish the bond and so Mr. Manisty took up the matter and completed the bond.

President—Now, we turn to another subject. Were the jewels or any portion of them given into your charge for valuation when they first arrived at the bank?—A. The jewels were given to me on the 2nd May. Q. Not all the jewels, at first, I think?—A. I think that all the bank ever got was contained in that lot. I cannot speak positively, but that is my belief. President—Well, they were given into your charge for the purpose of having them valued?—Witness—Yes. Q. Who did you get employed to value them for you? I got a gentleman from Ahmedabad to value here. Q. He was a foreigner, was he not, of great experience in these matters?—A. Well, he was a foreigner, but he said he had had no great experience. Q. Why did you consult him?—A. Because he was a jeweller. Q. Is he here now?—A. No. Q. What is his name?—A. I don't know what his name was. He left Bombay shortly after. Q. Did he come to the bank for the purpose of valuing them?—A. He did. Q. Was this on the same day—the 2nd May?—A. No, they were valued on the 3rd May, the Tuesday; it forget the day of the month. Q. Then Monday was the 30th April, was it not? Witness—I came down from up-country on Sunday evening, the 29th April, then the jewels were put into my charge next day, and were valued on the Tuesday. President—Well, that was the 1st May. Witness—On the Tuesday, whatever date that was. Mr. Melvill—The correct time, your statement that they were given to you on the 2nd May?—Witness—They were given me on the Monday and valued on the Tuesday. President—Well, you opened out the jewels, I suppose, for the inspection of this gentleman?—A. Yes. Q. Was there anybody else present? A. No, there was no one else present. Q. What opinion did he express as to their value?—A. He expressed not a very favourable opinion of their value. Q. Did you know that they had been represented as being worth 20 lakhs?—A. I knew they were represented to be not far short of 20 lakhs. Q. What were they worth in this gentleman's opinion?—A. He said they were certainly not worth more than 25 or 30 per cent. of what I believed the value of them to be. Q. When you mean by 30 per cent. short of the value, or that they were only 25 per cent. of the value?—A. That they were only 30 per cent. of the value, I believe. Q. On getting this opinion what did you feel it your duty to do?—A. By this time he had not gone over more than one or two of the jewels, and finding from his opinion that they were much below what I believed they were worth, I closed up the jewel case and went downstairs with the view of telling the directors what this man's opinion was. Q. Well, where did you go?—A. I went into the secretary's room. Q. Did that room lead into the board room?—A. Yes. Q. Were the directors sitting at the time?—A. No, they were not in the best of my recollection. Q. Did you see any one in the secretary's room?—A. I saw the secretary and Mr. Tracey. Q. What did you do then?—A. I stated what this man's opinion of the jewels was. Q. You addressed these two gentlemen?—A. Yes, I stated what his valuation of the jewels was in comparison with what we believed. Q. What was the result? Mr. Tracey expressed his disbelief of the man knowing what he was about, and I returned to complete the valuation. Q. Did Mr. Robertson say anything?—A. I don't recollect, not to my knowledge. Q. Did they speak to each other on the subject?—A. They were standing there beside me, but whether they said anything or not I cannot say. Q. Now, when they went to see the valuation?—I don't know that they told me to return. I did return. Q. Subsequent valuations of these jewels have shown that this gentleman was tolerably right, have they not? A. Yes. Q. You did not think it necessary to go into the board-room and communicate to the other directors?—A. No. Q. You thought you had sufficiently discharged your duty by telling two of the directors, Mr. Tracey, and the secretary?—A. Certainly. Q. Did you subsequently tell Mr. Lidderdale that they were very much less in value than had been supposed?—A. I don't recollect. Q. Did Mr. Robertson ever afterwards refer to that conversation?—A. Never, to my recollection. Q. Did it ever strike you, Mr. Tracey or any other person?—A. I don't recollect. Q. Were you present at the following valuation of these jewels?—A. I was present part of the time when they were valued by Mr. Crawford. Q. Now, do you remember any valuation of these jewels by one Calliandass?—A. I don't remember that. Q. How long did you remain in charge of the jewels?—A. I merely took them upstairs in the morning and put them into the strong room. Q. You don't remember any valuation by Calliandass?—A. No, I don't. Q. Do you know what Mr. Crawford valued them at?—A. I could not state the exact amount. Q. Do you know what they actually sold for?—A. Altogether I think they have realized about £25,000.

The next part of the examination was with regard to an addition to one of the board minutes, which was in a different handwriting from the body of the minute, having been inserted before the last line of the original minute and initialed by Mr. Lidderdale. President—Now, look at that board minute of 29th April 1866. Do you see the alteration at the foot of it?—A. An addition. President—Yes. In whose hand-writing is that?—A. It is in my handwriting. Q. By whose directions did you make that addition?—A. By Mr. Robertson's directions. Q. Was the name of Mr. Lidderdale written at the bottom of the minute before you wrote that? What was the date on which you made that addition?—A. The 8th August. Q. Then I suppose your writing small was in order to get the addition in before the last words on the original minute—"The meeting adjourned"?—A. Yes. Q. Now, do you know why that board minute had been left unsigned for so long a period?—A. No. Q. Did Mr. Robertson assign any reason for that minute having been left without the signature of the President?—A. I think he stated it was an oversight on his part, but I cannot state positively. President—But look to the proceedings of the next meeting (reading) "Read minutes of last meeting and also of special meeting." Was this last signed by the President. Now this was on 1st May, the very day the jewels were valued,—you are not able to explain why that minute was left unsigned?—A. No. Q. Well when you made that addition, what instruction did you receive?—A. I volunteered to take the book to Mr. Lidderdale's house and get it signed. Q. Why should you volunteer to take it to his house?—A. This was at about five o'clock in the afternoon and Mr. Lidderdale was proceeding to England next day and had then left the office. Q. Well, did you take the book up to Mr. Lidderdale's house?—A. I did. Q. Was he then at home?—A. Yes. Q. Well, did anything pass between you?—A. Nothing whatever. I told him I had been sent by Mr. Robertson to get this signed, and he at once read it over and signed it. Q. Why did he put his initials on the margin?—A. Because this different handwriting was there, and part of it was interlined. Q. But was not that written after Mr. Lidderdale signed?—A. No, but he initialed it to show that it was part of the minute. Q. What passed between you and Mr. Lidderdale as to his signature having been omitted?—A. Not a word. Q. You never heard from the solicitor or from any official of the bank why the proceedings of that day were left unsigned?—A. No. I never heard any reason assigned. Q. Is it usual to leave minutes of that sort unsigned for a long period?—A. No. Q. Are they not always read at the next board meeting and then signed?—A. Yes. President—And they profess to have been so in this case.

I have very few more questions to put to you. I believe you have been speculating in shares, have you not?—A. Yes. Q. Well, I ask you to tell what you have been doing in that way?—Witness—What shares were my own property. President—Yes. I don't ask, what you held in your name for the bank; I know there are some in your name belonging the bank, but don't want these. Witness—I bought an allotment of the Victoria and Colaba Company. Q. How many shares?—A. One. Q. An original allotment, I understand? Who were the promoters of that company? A. It was an original allotment. The promoters were Rustomjee Jamsetjee, and I forget the others. Q. Did you apply for these shares?—A. No, I was sent this allotment. It came to me through the influence of a gentleman at Kurrachee. Q. May I ask his name?—A. Rustomjee Framjee. Q. Well, now, any other shares?—A. Yes, there was a share of the Bombay and Trombay Company allotted to me. Q. That was not a very profitable speculation, I believe?—A. Well, it did not result in a loss to me. Q. How many shares had you?—A. One. Q. Who were the promoters of that company?—A. Mr. Gubbay and Mr. Beam, and I don't remember all the others. Q. Were there any other shares. A. I got no other allotment. Q. Well, then, did you invest in any other shares except these at this time?—(A.) I got no other allotment, but I bought some more. (Q.) What shares did you invest in?—A. The Elphinstone Land and Reclamation Company. Q. Anything else?—A. I had Bank of Bombay shares, 10 Asiatic Bank shares, I think about 10 of Old Financials, 20 of the National Bank of India (which I hold now) and 10 Commercial Bank shares. President—New, I hope. Witness—No, old, (correcting himself) oh yes, New Commercial. Q. Were these shares bought in the market, or how?—A. I bought all, with the exception of the Colaba and Trombay shares, with my own money in the market. Q. You did not borrow money for the purpose of buying these?—A. No. Q. Have you any shares of the old Bank of Bombay now?—A. No. President—Is there any other information you can give us on any of these subjects that you think would be of use to us?—Witness—Do you refer to those shares in my name belonging to the Bank of Bombay. Do you want any information about them? President—No; but have you any information you think useful for the purposes of this inquiry? You had great means of knowledge, being so much in the bank. Witness—I don't think I can tell you anything else that would be of use. Q. Do you know anything of the speculations of Mr. Blair or Mr. Robertson.—A. I know nothing whatever about Mr. Blair's. Q. Or Mr. Robertson's?—A. All I know of Mr. Robertson's is that he told me on one occasion in the beginning of 1865, that I came from Scinde, that he expected to make a lakh of rupees off the shares he then held. Q. He did not tell you where he got the money to buy these shares with?—A. Never. Q. Do you know anything about Mr. McLean's speculations?—A. I know that he had shares in several companies in Bombay. This included the old Commercial Bank, but I don't know what other shares he had. Q. Had not he any speculations with Mr. Watson of the Eastern Financial?—A. I don't know. I never heard of that. Q. Now, is there any further information you can give us?—A. I don't think there is. If anything else occurs to me I will let you know. President—We shall be much obliged to you.

By Major Innes—In respect to the branches, do I understand you to say that you examined the returns?—A. Yes. Q. In what way were they examined?—A. Returns came in regularly from the branches of the different transactions, and the returns were marked off as they came in, and compared with the head office book. Q. Was there any notice taken of people getting advances when they came to the head office book? A. There might have been of course, but no notice was taken of such a circumstance. Q. Was there any restriction as to advances being made on a single name only or on two names?—A. No, I do not remember that there was. Q. Mr. Melvill—Now, with regard to opening branches, when a new branch was to be started, did not the secretary generally go and open it himself?—A. The majority of the branches were opened by Mr. Blair, and sometimes he and Mr. Robertson went together. Q. And had he an opportunity then of communicating instructions to the manager, and probably did he do so?—A. Yes. That was the object of his going. Q. And did not Mr. Blair inspect the branches himself?—A. Mr. Blair has been at some of the branches after they were opened, such as Poona? Q. And inspected them?—A. No. He visited the places and the agents, but I don't know that he inspected the branches on these occasions, in fact I think not. Q. He had an opportunity of giving them personally any instructions?—A. Yes. Q. Major Innes.—Q. These four rules are not about bills; they have nothing to do with promissory notes?—A. I scarcely follow your question. Q. You do consider "bills" applied to notes with only one name? Would you consider the phrase "bill" mentioned here included promissory notes?—A. Yes. Q. You would?—A. Yes.

Mr. Lidderdale stepped forward on Mr. Fraser here leaving the box and said—I have an explanation to make with reference to the statement as to that unsigned minute. That is, that the previous one was an extraordinary meeting, and probably the omission occurred owing to that not having preceded to the second meeting.

The President—But the second minute does refer to it by mentioning the date. However, you will have an opportunity of speaking to that, for we will call you again. You will find that the subsequent minute refers to that date.

MR. BULLOCK—Vizbookhandass was then called and deposed—I was a shroff at the Kalbadevie Branch of the Bank of Bombay. I received that appointment through the recommendation of Cowasjee Jehanghier Readymoney. He ordered me to come to the bank on the day following that on which I went to see him. He and Mr. Blair then consulted together and called on me, and Mr. Blair introduced me to Mr. Robertson, who handed me over to Mr. Bullock. The date of my appointment was 21st July 1864; the branch was opened on 20th June. I got the office entirely through the influence of Cowasjee. Davidass Luckmidass is father-in-law of my son; we are not otherwise related; Oursondass Luckmidass is a relation of Davidass Luckmidass. I am quite sure of that. I don't remember who Vizbookhundass Luckmidass is; Gungadass Toolseydass and Vizbookhundass Luckmidass got Rs. 15,000 from the branch, but neither of them is any relation of mine. I know who Vizbookhundass Hurribhoy is; he is no relation of mine, but his relation married one of my caste. Davidass Luckmidass is a partner of Jumnadass Vullubdass. I never interfered in any way in obtaining loans for Davidass from the branch. He obtained so large loans from the branch on depositing security and on personal security. These securities deposited are worthless now, but at the time they were deposited there was a margin. I am quite sure I have no relation nor connection by marriage with these parties I have mentioned. Q. Had you any business relation with Davidass and Jumnadass?—A. They were my sureties to the bank. President—Under these circumstances of course you felt bound to give them every assistance in your power? Witness—No, sir; that was not my duty. President—Well, Never mind that. I ask you, if you had it in your power, would you not have been very happy to give them any assistance. [No reply.] President—Answer my question, sir—[question repeated]. Witness—No. It was not in my power. President—Now do you mean to say—mind what you are doing—that you have never spoken to Mr. Bullock in their behalf?—A. No, never sir. Q. Nor ever spoken to Mr. Blair?—A. No. Q. Nor Mr. Robertson?—A. No, never sir. I had very little business with Mr. Robertson or Mr. Blair at any time sir. Q. Now, why should Davidass and Jumnadass become your sureties?—A. Because Davidass was father-in-law of my son. But why should Jumnadass?—He was partner of Davidass and he induced him to stand as security. Q. You have no relation? He became security, you not knowing him at all?—A. I knew him, but have no relation to him at all. Q. These men surely expected some return for their kindness in being your securities to the bank, did they not?—A. No, sir. Q. Did you give them nothing at all?—A. Nothing at all, sir. Q. No pecuniary payment?—A. No, sir. Q. Do you know Ramdass Toolseydass?—A. He was a mehta to Davidass Luckmidass. Q. Now, how came youto allow Ramdass to be a party to a loan, you knowing him to be only a mehta to Davidass?—A. I believe Mr. Bullock was aware, but it was only on account of the rule to have the names that his name was taken, I believe. President—Ah, now did you, as shroff, consider you discharged your duty to the bank by allowing a mehta's name to be taken formally, it being the rule of the bank to require two names?—A. Yes. Q. Was it not the rule of the bank to require two names for their own protection, sir?—A. It may be so, I don't know. Q. Well, how could you allow one name to be taken that of a mehta to your own knowledge?—A. Becauseat that time he had a little property, I think. President—Now think, sir, was not his salary less than Rs. 40 a month?—A. It may—Rs. 40 or Rs. 50. I don't know about that, but I was aware at the time that he and three or four brothers began to build a house. President—Began to build a house! Well, you considered that a sign of great wealth, did you?—Witness—It was not my duty to consider what Mr. Bullock knew. Q. Did you consider, sir, that you did your duty in allowing a mehta with Rs. 40 a month to become a security?—A. It was not on my knowledge, Mr. Bullock knew. President—We don't want to know that from you. We will ask Mr. Bullock. Well, you managed this little transaction for your surety?—A. No, sir. Q. You never told anybody he was a mehta?—A. No, sir. Q. Mr. Bullock. Q. Will you swear you told Mr. Bullock? You swear do you, sir, that you told Mr. Bullock this man was a mehta?—A. I told him, sir. President—Now are there no other transactions between you and Luckmidass—now be careful, please—besides his being security for you to the bank?—A. Nothing else, sir. I never entered into a second transaction. Q. Are you quite sure?—A. Yes, I never had any other transaction with him; I was not a party to their buying and selling of shares, nor was I joint with them in their brokerage transactions. Q. Was any member of your family joint with them or engaged with them?—A. No, sir, I have not got any member of my family (laughter). President—You may go. Have you any information you can give us with regard to the Kalbadevie Branch and its management?—A. About these big loans. I know, sir, whenever any party used to come, Mr. Bullock had adopted the plan of saying "come to-morrow." If they wanted more than Rs. 1,000 or Rs. 2,000 he used to see a party. Or they were told to come back after, and by that I should say Mr. Bullock might have consulted with some one because he used to give time for a party to come, —one day or two days. He never consulted me about big loans but about the small ones he used to ask me. It is the practice of a manager to ask his shroff more or less; and he used to consult me about small loans. Q. Do you mean to say he never asked you about Luckmidass. A. Never, sir. Q. Vullubdass?—A. No, sir. I beg to state, before leaving, that Mr. Bullock used to ask me about small loans, in which cases he used to take my initials to know that I was the shroff that had certified that case.

MR. WILLIAM BULLOCK, manager of the now closed branch at Kalbadevie, was then called. President—I think you told us the other day at your examination that you never received any instructions from the head office?—Witness—I referred then generally to instructions when the branch was opened as to the general conduct of the bank. Q. Did not you see Mr. Blair almost every day?—A. Very frequently I did. Q. At what time used you to go to the head office?—A. After the branch bank was closed at 4 o'clock and sometimes in special cases I used to go there in the morning before going to the branch bank. Q. As a rule you went there almost every day?—A. Yes. I think I did. Q. Then you got instructions from Mr. Blair from time to time at these visits?—A. Yes, very largely. Q. Then I think you you said were not in the habit of making any reports to the head office. Probably you were misled by my using the word "reports," but you were in the habit of making constant returns of the business done at your office?—A. Yes, I was. Q. These returns were made weekly, were they not?—A. Yes. Q. Were they often the subject of conversation between you and Mr. Blair?—A. No. I do not remember that they were. Q. Or Mr. Robertson?—A. No, I do not think so. Q. Now was it originally intended that discount business should be carried on and advances made at the Kalbadevie branch?—A. I think so. The first day the bank was opened hoondies were purchased. Q. Did you receive any instructions on that point—as to whether you were to transact that kind of business?—A. I do not remember now. Q. Had you any instructions given you as to whether you should advance without security—at least on no other security than promissory note,—or whether you were to advance on shares?—A. At that time I believe

would not have been more than Rs. 4,000, and that would leave at least half a lakh. President—We will make some enquiry into it if you are so positive. Was not the statement drawn up by yourself?—A. No, it was not. Q. Have not you examined it carefully and kept it in your custody for more than a fortnight?—A. No, I had it lent to me for about a week to make a copy of it, and to look into it so far as I could, but I have not made a copy and have brought the original. Q. Have not you gone to the Bank of Bombay and investigated these incorrect items you speak of?—A. No. Q. Then why did not you? There is a great reflection upon your administration, and one would have thought that you would have taken care to go up to the bank and see about these items you speak of as incorrect. You have had a whole fortnight. Witness—That is not correct, sir, I have only had three or four days. Major Innes—Have you not been at the bank from day to day for a fortnight?—A. No, I have not. President—Well, now, you might certainly have seen about these items even if you had had only one day. This is only the eighth item on the list, and if it is such a very incorrect statement you might have investigated into the items. Witness—I looked over a great number of the items, and wherever I saw an inaccuracy I investigated one or two particulars; without doing so I could not have given you the information which I have supplied already. This case I have noticed for the first time, but on the face of it there must be some mistake.

President—Well, let us now take the Rs. 13,000 advanced to Davidass Luckmidass alone on promissory note. Witness—That was taken about the time when Davidass' bills were renewed. Q. Why did you grant him another loan when you had lost so much?—A. He paid an amount in cash and deposited certain securities and he said he had money due to him in a few days which would enable him to pay off Rs. 13,000 more. Q. But why did you lend him this money when you had so much outstanding?—A. No money at that time left the bank. Q. And what do the Rs. 13,000 represent?—A. The value of the shares was estimated, and the deficiency was so much—say Rs. 13,000—and to make that up certain securities were given and the money paid; and in cases where it was thought that by taking a bill for fifteen days or a month anything more could be got we did so; in that way this bill originated. President—The fact is this, I suppose, that the security being found deficient at the time of the renewal by Rs. 13,000, instead of you requiring him to pay the money you discounted a bill for Rs. 13,000 on promissory note. Is not that it?—A. We would not have taken it to pay debts, I suppose, but there was a general understanding that he was to pay so much—President—You suppose; but I don't want you to suppose. I want to know what the transaction was without a supposition. Witness—Unless we trace the thing entirely up I will have very great difficulty in giving you that. Q. Well, now, did he owe you this Rs. 13,000?—A. Yes, he did. There were bills previously discounted. Q. And you got him to sign a promissory note for the Rs. 13,000?—A. The Rs. 13,000 might have been the deficiency in cash upon some previous transaction. President—Oh, it might have been. I want you to show me the bill upon which this deficiency arose. Witness—There was a bill, you will observe, renewed to him on 8th March. President—At present I do not understand this at all. You say distinctly it was a renewal and arose out of some other transactions?—A. I believe it was a transaction which originated in the renewal of other bills. Q. Rs. 13,000 was due by him to the bank, and you got him to sign a promissory note for that?—A. For a short time possibly. President—I should like to have had particulars, for it is all supposition, you know. Witness—It is very difficult to give particulars three years and a half afterwards. President—Well, I don't know, I am sure, but I should have thought that the manager or agent of a bank, on looking at his bank books, would have had no difficulty.

To come to the next item: just look at the three bills to Davidass Luckmidass and Jumnadass Vullubdass for Rs. 84,000, Rs. 64,000, and Rs. 1,80,000. The loss upon these is Rs. 1,70,000 written off to profit and loss, and Rs. 41,576 was due at the beginning of this year. Now, what do you know of that transaction?—A. This was an advance on shares of the Royal Bank, Chartered Bank, Mazagon Company, and of others. President—These are all advances on shares before the date when they were authorised at the head-office. Now, by whose influence did these people get these advances?—A. I think Davidass and Jumnadass were referred to me by Premchund Roychund, who said they were perfectly safe for a large amount. He said one lakh clean bill. Q. By clean bills you mean bills without any security?—A. Yes. Q. Whose handwriting is that (showing a half sheet of paper)?—A. The figures are Premchund's and the names are mine. Q. The one lakh is written by Premchund?—A. Yes. Q. Is this your discount paper?—A. Yes. Q. Now, there has been a very large loss upon this transaction? A.—Yes. The bank held the shares till they went down to the lowest rates, which was usually the case with the shares held by the bank. Q. The loss has been Rs. 2,12,000; and you contributed to that by keeping the shares so long.—A. I admit the mistake of advancing on shares, and the loss would be largely increased by the shares not being sold. There is scarcely a bill in this branch in which collateral securities were not held. President—Oh yes, a great number. Witness—If these had been sold at any time before the end of 1865 the loss would scarcely have been more than in the previous half year. Q. How long did you remain in charge of the branch?—Down to the time it was closed?—A. Yes, but I had no control over the proceedings of the branch from the beginning of 1866. I had an order from the head office to send down the securities to the bank; but that must have been later; at any rate my power of selling the securities must have been largely withdrawn some time about the end of 1865.

President—Well, now, let us come to the Rs. 35,000 granted to Davidass Luckmidass, Jewanjee Cursetjee Framjee, and Gungadass Toolseydass. This arose out of bill discounted? Witness—This was a renewal on shares at about the market value of the day. Q. How did you value these shares at the market value? Did you advance on the premium of shares?—A. No, all the advances were granted upon the par or paid-up value of the shares. There may be one or two exceptions, as in the case of the Commercial Bank shares; but these are very few advances made on much beyond par. Q. Now, the loss which has accrued upon this Rs. 35,000 is Rs. 34,183—nearly a total loss?—A. Yes. Q. How do you explain that?—A. Simply by the fact of shares having been held on till they became valueless. Q. I see no renewal in that promissory note. Was it ever renewed?—A. No, it appears so here. Q. Then these people must have failed immediately?—A. Yes, I think they did. It was a similar case to the others in which the main means of the men were small and almost entirely invested in the margin between the rate which the shares had cost and the advance obtained. Q. Then why did not you at once take steps to realise these shares, for you did not send them up to the head office till the beginning of 1866?—A. Even in 1865 I sold a very great number. As a rule, I sold off those securities which I thought it most dangerous to hold. I did not in 1865, I admit, realise the situation. I did not believe that all these banks were involved to the extent which afterwards became apparent. At the same time I did with very great risk to myself sell off a considerable amount of the securities held by the bank, or induced parties to do so, and in that way the balance of the bank—— President—Well, never mind that. Why did not you sell them?—A. I think it was a mistake not to do so even in 1865, I admit. President—There is no doubt about it, and in consequence of your not doing so there has been a heavy loss.

Now, let us turn to the transaction with Govind Hurry Wullubchund and Gungaram Vuldera, who got Rs. 50,000 advanced on promissory note without any security being originally taken. What is the history of that transaction?—A. Gungaram was a shroff in the bazaar, and Govind Hury was a man largely engaged in cotton business, and of considerable means; and this bill, I am quite sure in my own mind, was referred to the head office at the time it was granted. Q. Why are you sure?—A. I have an impression, but nothing beyond that. I remember distinctly of Govind coming to see me about it, and of his being kept waiting some days before the loan was finally obtained. Q. Who introduced him to you?—A. He came himself. Q. Did not Premchund Roychund? A. Q. Do you remember seeing Mr. Blair about it?—A. I could not say at this length of time. Q. Do you remember seeing the secretary?—A. No. Q. Do you mean to say it was under the authority of the head office that you gave that loan without security?—A. Yes. President—I find that at a subsequent date some house property at Girgaum was given as collateral security?—A. After the bill became due I sent it to the bank's solicitors that they might take immediate steps with regard to it. It lay there for some time and was lost, and it was months before it could be found and any steps could be taken. It then appeared that the head office also had some claim against Govind Hurry Wullubchund as one of the parties to a bill at the head office, and also that he was indebted to the Poona branch in respect of some hoondies which had been sold there. These amounts were taken together, and the house at Girgaum was made over to the bank. Q. Then I believe it was sold?—A. Yes, the effect of that was to relieve, without my knowledge, the second party to the bill, Gungara, of all liability in respect of it. President—And there has been a loss on that transaction of Rs. 17,000?

Now let us take the Rs. 60,000 granted to Goparao Bulwunt and Pranjiwundass Hurjivundass on a promissory note, without any security whatever being taken. I should like you to explain that. Do you remember Premchund interfering in that transaction?—A. I think it was done under reference to Premchund. Q. Is that your reference (showing paper)?—A. Yes, it is, and that is Premchund's recommendation on the other side. President—Now, you will remark that Premchund only recommends him for Rs. 50,000. How was it that if Premchund only recommended him for Rs. 50,000 he got Rs. 60,000?—A. I am unable to explain that unless Premchund afterwards altered the margin. Q. Did you in this case apply at the head office to see whether these parties owed anything there?—A. I am unable to say. Q. But was it not your usual practice, and, if not, ought it not to have been, as a prudent manager of a branch only about a mile from the head office, to make some enquiry there?—A. Yes. Pranjivundass was a man of very considerable wealth and lived in a house only a few doors from the bank. President—But a man may live in a good house and yet be living beyond his means. Witness—His father was a banker, and I thought it was extremely likely I enquired at the time of this advance, and that his advances at the head office were either very moderate or that there were nothing outstanding at all. President—I think you are mistaken. If you had enquired at the head office, I think you would have found that his application had been refused. If you look at that letter (handing over letter) you will see that he asked at head office for two lakhs. Witness—It appears to be so. President—Well, you see the consequence of not enquiring at the head office. I think your not doing that is one of the great vices of your administration. If you were continually seeing the secretary at the head office, surely you should have mentioned these cases to him; should you not?—A. I have no doubt I should. President—It appears quite clear from these letter books that you very often did a great deal of business without speaking to the secretary, and I think that in a great number of cases you might have inquired if there were outstandings against a great number of these parties. Witness—I think I ought to have done so, if I did not, and certainly there is no evidence just now that I did.

President—Well, then, there is a small transaction with Govindjee Jeewanjee and Hurrichund Hurrishunker Rs. 10,000. I will not go much into that. What do you know about it?—A. These were advances on shares. President—I see.

Let us now look at the advance of Rs. 15,000 to Gungadass Toolseydass and Vizbookundass Luckmidass. There has been great loss upon that. The amount written off is Rs. 4,841, and there is due besides Rs. 5,532. Witness—Yes. This was a bill taken in the same way in liquidation of a previous one—taking the note for a limited date and a certain security and certain amount in cash. Q. But there was no original security?—A. No. President—It was something like that case of Davidass Luckmidass.

Then we come to Mr. W. A. Hurst, Rs. 13,000. Witness—That was not a discount; it was taken in partial payment of a bill due by D. J. Lisboa on an advance in shares. As I found that Lisboa had a claim against Mr. Hurst, and that I could get nothing else, I took it over. It was not a discount to Mr. Hurst at all. President—Well, I see there has been a great loss upon it also.

Then what have you to say about the Rs. 25,000 advanced to Heerjee Arut and Meghjee Mooljee on 11th January 1865 without any security being taken?—A. These were merchants in the bazaar in a large business. Heerjee had obligations in every bank in Bombay. Q. Well, do you consider that any recommendation?—A. I only state this to show that he was doing a large business and had large credit. Q. Now, I ask you how that business came to you. Now, just consider for a moment. A. Heerjee came himself. Q. Did you refer that to anybody?—A. Yes, I think I referred it to a number of people. I did not know him very well myself at that time, but made the usual enquiries. Q. That (showing paper) is your reference?—Yes, that is one of them.

President—Now turn to the two transactions with Harchund Hurrishanker and Venayek Trimbuck. This is one in which the head office refused to advance, and then you grant Rs. 13,000 and one lakh without any security. Witness—These were granted on the security of 303 shares. President—Yes, these were lodged afterwards. Witness—The security must have been lodged at the time. President—No, no. The transaction was entered into in January, and the securities were not lodged till 20th June. Witness—That is a mistake, sir; I am quite sure the securities were lodged at the time. Q. Does it appear so from the letter in the book?—A. No, there is no mention whatever made of securities. President—There is a very accurate account kept by the Bank of Bombay as to when the securities were lodged, and they have these security down as lodged in June 1865. Witness—It must be a mistake in the book. Q. What is your authority for contradicting?—A. Because I am quite sure I could not advance to him without security. President—You have given a great many other advances without security. Witness—Not to a person of his means. Q. Well, now, what do you recollect of this transaction?—A. I remember he came to the branch and obtained the loan on the deposit of these shares, which were at that time worth fully one-third more than the amount advanced. Q. Were these people recommended to you by anybody?—A. No, I do not remember any particular recommendation in this case. Q. Were these shares ever realised?—A. No, sir, never. Q. When those shares were lodged, the bill not being renewed, why did not you sell them?—A. For the same reason as I stated before, because I always thought the out-turn from these shares would be much greater than it has been. President—The consequence is a loss of Rs. 1,20,000 out of the Rs. 1,41,000. Witness—There is another reason, probably, why I did not sell in some cases where I otherwise would—namely, that great risk there was in doing so. If the shares had gone up the parties could have claimed the difference, and I individually would have been held responsible. President—But if you had taken the advice of the bank? Did you take Mr. Blair's or Mr. Robertson's advice?—A. No. Banks in Bombay at that time were in a state of great uncertainty as to what rights they held over shares deposited as collateral security. One or two decisions of Mr. Justice Anstey led to a good deal of confusion about that time.

President—Now, let us come to Hajee Moosa Joosuf of the Commercial Bank, who on 7th May 1866 got Rs. 20,000. Were not you surprised at a person in the Commercial Bank of India coming to you at that time?—A. It was a bill on England. President—You have it down as two promissory notes. Witness—That is a mistake. At present nothing has been written off, and the outstanding balance is Rs. 4,860. President—Yes, there was but a small loss upon that I admit.

Then let us turn to Jejeebhoy Dhunjeebhoy and Toolseydass Purmanundass, to whom Rs. 35,000 was advanced on shares on 17th May 1865. This was never renewed. Witness—This originated on a discount bill to Framjeevundass Doolubdass for Rs. 1,65,000. The bill for Rs. 1,65,000 was subdivided into two or three bills, and the principals' names were given. President—Well, he loss has been Rs. 33,425. When did the the Central Bank fail?—A. The Central Bank did not fail, but went into liquidation. Q. Why did not you realise the shares.—A. This is another case of the same kind as the others.

President—Now we come to D. J. Lisboa and A. M. Gomes, Rs. 60,000. Who were these people, and what do you remember of this transaction?—A. This was an advance on shares; the balance has been reduced to Rs. 29,000, and there has been nothing written off. Against that amount the Bank has a claim on Mr. Ramchunder Luximonjee. Q. What is that worth?—A. It ought to be worth something; he is not an insolvent. Q. Why did not you realise it then?—A. It was in the hands of Messrs. Cleveland for some time. President—I see that bill was renewed on 10th February and in June 1864. Witness—Yes. Each time further securities were lodged. Q. You are not able to explain why the amount has not been realised upon that?—A. No, sir.

President—Now, what about Meghjee Mooljee and Cooverjee Premjee, who got Rs. 25,000 without security being taken?—A. These were traders, and I think that was done under reference to Premchund. They were men of considerable standing at the time. Q. Is that (handing over a paper) your reference?—A. Yes. Q. There has been a great loss upon that, has there not?—A. Rs. 15,000 was written off, and Rs. 10,000 now remains due, on which fully half will be recovered. Q. And what steps have been taken to recover that?—A. The bank obtained a decree against Meghjee Mooljee; the other has absconded from Bombay. At the time of my leaving the branch, instalments were regularly paid; since then I have no knowledge of it.

President—Now turn to the transaction with Macculloch, John, & Co., Jewraz Ruttonsey & Co., and Bharmal Purbut and Co. Rs. 26,555 on a promissory note, on 12th April 1866. How came you to discount that promissory note on 12th April 1866? I thought all such transactions had ceased at your branch at that time? Witness—I think we had hoondies falling due on Purbut and Co. which they were unable to meet, and this was taken as part payment from Purbut shortly afterwards. President—They owed you money on certain bills which they could not meet, and you took another bill from him? Witness—At this time the bills falling due were very large indeed, and frequently they were not taken up, which led to a good deal of negotiation for their disposal, and in several instances in that way the branch was led to contract bills for the sake of doing the best and releasing the paper in its hands. Q. Did you take further security?—A. I obtained decree against the parties a short time before they failed, and they lodged with me some insurance company's and other shares. Q. That was on 7th August. You seem to have followed that up. Well, have these shares been realised?—A. Some of them have I believe, I do not know as to all of them. President—The next transaction is that of Madhoba Hurrychundjee, May 24, 1866, Rs. 25,000? Witness—That was the bill I spoke of as having been taken as part payment. Q. Madhoba was the holder's father, and you got a promissory note from him instead of money?—A. Yes, and we still hold the title-deeds of some lands at Sewree that were taken as I have said in the transaction. Q. But surely that must have been an illegal transaction, for Madhoba Hurrychundjee was a mere debtor?—A. Yes. Q. Well, what became of that land? Has it been sold?—A. I believe not. Q. There was no security originally taken?—A. No. Madhoba was then supposed to be in a very good position. President—The next is the transaction with Narayenbhoy Tapidas on 12th May 1865, Rs. 15,000. Witness—He was a Guzerat shroff, a man whose credit at that day was considered very good indeed. The bank had been in the habit of taking his hoondies up to Rs. 50,000. In the way I have described hoondies were falling due at Bombay which he was unable to meet, and I made this advance of Rs. 15,000 on a Back Bay share, which must have been then worth considerably more, I should think. President—The loss on this bill has been Rs. 12,150. Witness—Yes. President—You renewed the bill on 23rd June 1865? Witness—Yes, that may have been so. The value of a Back Bay share in June 1865 must have been at least Rs. 15,000 or Rs. 20,000 premium.

President—We come now to loan to Nusserwanjee Nowrojee and Gungadass Toolseydass, 1 lakh. That was never renewed, but there has been a loss of Rs. 77,000. Witness—Yes. This arose in the same way partly. There was a bill previously discounted and further security was taken. Q. And you held these over till they were valueless? Was there a good deal of them must have been realized. President—Well, Rs. 77,000 is the loss on the lakh, and that is not including calls on shares. Witness—The reason that it is so is that the shares were kept over till the calls became due on the Mazagon shares. President—Well, I suppose I am to put that down to the same fault—that these shares were kept too long, and that if they had been realized at the time the bill became due there never would have been that loss?—A. Yes.

President—Then there is the loan to Pranjeevundass Hurgovundass and Ramdass Bapoobhoy, Rs. 80,000, on which there has been a loss of Rs. 41,180. Witness—That is a similar case. I never renewed but the shares were held over and never sold; I sold a Back Bay share for Rs. 8,000 premium and that was all recovered. Q. Then the shares taken were insufficient?—A. Not when the security was taken. Q. Had there been then such a depreciation after May 1866, after the panic?—A. Yes.

President—Now there are only two more transactions that I will ask you about. There was the bill to Premabhoy Hemabhoy Rs. 45,000. Now, were you not surprised to find a bill presented to you at the branch by him?—A. We had large transactions with Premabhoy at the branch chiefly on hoondies. He was a large dealer in Surat. Q. Did not you enquire how he stood at the head office?—A. With regard to shroffs no inquiry was made, for even if we had done so at the head office we would not have known how they stood at branches, such as Baroda and Ahmedabad. President—But surely that would have been some guide. Would you have granted if you had known this man had 11 lakhs at the head office and his son had Rs. 4,50,000? Witness—No: not if I had known that they had these sums at the head office. President—Well that seems to have been another vice in your system—not to enquire as to outstandings at the head office. A prudent manager ought never to have made an advance like that without inquiring at the head office. Witness—In the case of shroffs we did not enquire. President—I don't see any difference between shroffs and others.

The next transaction is that of an advance to Roychund Deepchund of Rs. 40,000. This was Premchund Roychund's father?—A. Yes. I believe this originated in a transaction with Premchund. President—I see it was given on 24th April 1866, long after you ceased to do such business. Witness—We had hoondies due by Premchund Roychund about that time and they were always paid at the branch. Premchund used to sell the hoondies at Ahmedabad, Surat, and Indore and they were sent to the branch. Premchund's credit was then considerably shaken. President—Oh, dear me! You don't know what a blow you are striking at the directors of the Bank of Bombay when you say that. They lent him 25 lakhs a few days after. Witness—It's more than I would have done. Q. Do you mean to say his credit was shaken on 24th April 1866?—A. I have no doubt of it. Q. Do you, as manager of the Kalbadavie branch, say you had no doubt about that?—A. I did not consider him good. I refused all business with him myself at that time, and I believe it was that that led to Roychund's name being given, and I don't think Premchund's name came into the branch after that. Q. Well, then how was it that this transaction arose from Premchund?—A. I believe hoondies for a large amount were due, and they were sent to the head office. Premchund said he had paid the money there, and on enquiry on that day I found the hoondies had not been paid there. This happened two or three times: I am not speaking of one occasion only. Q. What happened?—A. A difficulty in paying hoondies with Premchund and others as well. Every day we had cases of that sort arising, and arrangements had to be made with regard to these bills. In some cases they were protested. President—In some cases Premchund Roychund's bills were protested at the branch before 24th April 1866? Witness—In some cases hoondies at the branch were protested. Q. Premchund's?—A.—I cannot say Premchund's were so. Q. What are you talking about, then?—A. I am speaking about the way in which Roychund's bill was incurred. President—No, no. But I am talking about this transaction; don't let us travel out of it—Roychund Deepchund's Rs. 40,000 bill. You said Premchund Roychund's hoondies had been sent into the bank to the head office, that he told you he had paid them there, and that that happened oftener than once. That is what I understood you to say. Witness—I believe it was so in this case; many such cases occurred in 1865-6. President—But you are talking at random. I want the particulars of this transaction. Witness—To the best of my belief it happened in this way—by discounting a bill to Roychund with these securities attached and paying off the hoondies falling due to Premchund. Q. Roychund Deepchund thus paying off Premchund's bill?—Q. Yes. President—Well, in that transaction you got Roychund Deepchund to give you a promissory note for the debt due? You gave no money on the promissory note to Roychund Deepchund, but you got him to give you a promissory note for the debt due to Premchund—is that it?—A. Yes. And the securities taken at that time were 2 Colaba Press Company's shares, worth about Rs. 18,000 each, and 5 Back Bay shares, which were then at about Rs. 5,000 each, the security taken amounting in all to about Rs. 60,000. Q. Well, that is the only explanation you can give?

Let us turn, then, to the transaction with Sewjee Velljee and Nagsee Kirpal, Rs. 1,25,000, on 2nd October 1865, which is raised by calls to Rs. 1,84,000, and shows a considerable loss—Rs. 32,000 written off bad. How came you to make such a large advance?—A. That arose I believe in the same way as the last. They had very large hoondie transactions at that time; this was given by discounting a promissory note on the security of shares in payment of hoondies falling due.

President—I want just to ask you one question. At your examination the other day you stated that almost all the transactions were done under the advice of Premchund Roychund, and that the recommendations were almost as numerous as the bills outstanding. Witness—I think I stated that there had been a loss on nearly all the bills passed by Premchund. President—Now you have mentioned a great number of these bills as having nothing to do with Premchund. It is only fair to say so. Witness—Some of the principal of them fall under that remark. In other cases I have not wished to saddle Premchund with any blame. President—I did not suppose you would, but I want to know the fact. So you mean to qualify your statement? What was the ruling influence he exercised at Kalbadavie Branch?—A. I do not know. Except in the way of advice, he could have no ruling influence. During the time he was a director I should have considered his advice to carry a good deal of weight. Q. But did you consult him when he was a director?—A. No. He always had great weight, and was largely consulted by the bankers in the place. Q. Had you any transaction with him personally?—A. No, never in my life. Q. You admitted on last occasion having had transactions with his father?—A. Yes. Q. Now, have you ever received any allotments of shares of companies in which Premchund was promoter?—A. Directly or indirectly I never had an advantage from him. And I never had any transaction with him. Are you a shareholder in the Bank of Bombay? A. No. Mr. Melvill—You said Premchund came in person with Burjorjee Rustomjee. Was that a single instance, or did he come often?—A. No. That was a single instance. He came perhaps three or four times during the whole time the bank was open.

This concluded Mr. Bullock's examination, and the Commissioner then adjourned till Wednesday morning, when it is understood Premchund Roychund will be examined.

BANKS.

COMPTOIR D'ESCOMPTE DE PARIS.

(Incorporated by National Decrees of 7th and 8th March 1848 and by Imperial Decree of 25th July 1854.)

Recognised by the International Convention of 25th April 1865 and by Act No. VIII, [illegible] of the Legislative Council of India and by amended Act of 1867.

SUBSCRIBED CAPITAL £2,500,000.
PAID UP CAPITAL £2,400,000.
BEING CALLED UP £800,000.
RESERVE FUND £800,000.

HEAD OFFICE—Paris.
AGENCIES AT
Bombay, London, Calcutta, Hong-Kong, Shanghai, Bourbon, Saigon.
SUB-AGENCY.—Yakohama.
CORRESPONDENTS.
Madras, Pondicherry, Singapore, Java, Mauritius, Egypt.
London Bankers.
THE UNION BANK OF LONDON and MESSRS. C. J. HAMBRO AND SON.

AGENTS IN SCOTLAND.
National Bank of Scotland.

The Bank grants Drafts and Letters of Credit and purchases and collects bills, on the above places, and on all the principal Cities and Towns on the continent of Europe.

CURRENT ACCOUNTS.

These will be made up to the 30th June and 31st of December in each year, and if the balance shall not at any time during the half year have been below Rs. 1,000, Interest at the rate of 2 per cent. per annum will be allowed on the minimum monthly balances. No interest will be allowed above one lac.

Deposits for fixed periods are received at interest, particulars of which may be obtained at the Bank as also any information as to rules of business, &c.

DISCOUNTS, LOANS, &c.

The Bank discounts, [illegible] Bills, grants Loans on Government Paper, Bullion, Bank Stock, and approved Shares and other Securities.

All Remittances to be endorsed "Pay Comptoir d'Escompte de Paris, or order."

E. J. HAADOASTLE,
Acting Manager.

9, Rampart Row, Bombay, 24th October 1867.

THE DELHI AND LONDON BANK (LIMITED).

Established in India 1844.
Capital *One Million Sterling*, in 20,000 Shares, of £50 each.—Paid up Capital £397,525.

HEAD OFFICE, LONDON—J. C. PARRY, Esq., General Manager.
BRANCHES:—Calcutta, Bombay, Delhi, Lahore, Allahabad, Mussoorie, Lucknow, and Jubbulpore.
London Bankers—Union Bank of London.

EXCHANGE.

6 months' sight	...	...at 1s. 11 1/8d. per Rupee.
4 do.	...	...at 1s. 11 1/16d. ,,
3 do.	...	...at 1s. 11d. ,,
2 do.	...	...at 1s. 10 15/16d. ,,
1 do.	...	...at 1s. 10 7/8d. ,,
On demand	...	...at 1s. 10 13/16d. ,,
On Scotland and Ireland		...at 1s. 10 3/4d. ,,
Circular Notes		..... 1s. 10½d. ,,

No Drafts at four months' sight are granted for sums under £50
Sums under £20 are only drawn for on demand.

CURRENT ACCOUNTS

Are made up to the 30th June and 31st of December in each year, and if the balance has not any time during the half year been below Rs. 1,000, Interest at the rate of 2 per cent. per annum is allowed on the minimum monthly balances. No interest is allowed on sums above one lac.

FIXED DEPOSITS.

Subject to 3 months' notice of withdrawal 3 per cent. per annum
6 ditto 4 do.
12 ditto 6 do.

Any further information as to Rules of Business, &c., may be had on application to the Manager.

Remittances to be endorsed thus:—"Pay to the Delhi and London Bank Limited, or order."

Hours of Business—10 to 3; Saturdays, 10 to 1.
G. W. BOOKER, Manager,
Delhi and London Bank, Limited.

Bombay, 23rd July 1868

AGRA BANK (LIMITED).

CAPITAL £1,000,000 (ONE MILLION STERLING IN 100,000 SHARES OF £10 EACH.

HEAD OFFICE—NICHOLAS LANE, LOMBARD STREET, LONDON, E.C.

EDINBURGH BRANCH—17, ST. ANDREW SQUARE
BRANCHES IN INDIA.

CALCUTTA	BOMBAY
MADRAS	KURRACHEE
AGRA	LAHORE

The Bombay Manager grants Bills of Exchange at the current rates:—

No drafts at six months sight are granted for sums under £20 and sums under £20 are only drawn for on demand.

Interest.

On Deposits repayable on demand will be credited half yearly (on 30th June and 31st December) at the rate of 2 per cent. per annum on the minimum monthly balance not exceeding Rs 1,00,000 upon all accounts the balances of which have not during the six months exceeded Rs. 1,000. When such has been the case, no interest will be allowed.

On Fixed Deposits subject to 3 months Notice of withdrawal

Do.	6	do. 4
Do.	12	do. 5
Do.	24	do. 6

The Bank takes charge of Government Paper and other securities for constituents without charge.

All Drafts or Hoondies forwarded for realisation should be made payable to the Agra Bank, Limited or order.

Hours of business 10 to 3, Saturday 10 to 1.
Bombay, 24th July 1868. EDWARD MORRISS, Manager.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA.

HEAD OFFICE—HATTON COURT, THREADNEEDLE STREET, LONDON.

INCORPORATED BY ROYAL CHARTER.
PAID-UP CAPITAL—£600,000.
Branches and Agencies.—Bombay, Kurrachee, Calcutta, Rangoon Singapore, Batavia, Hongkong, Shanghai, and Hankow.

BOMBAY AGENCY.
EXCHANGE.

The Bank's Agency in Bombay grants Bills of Exchange on the City Bank, London, at the following rates, viz:—

6 months' sight (on City Bank)	at 1s. 11 1/8d. per Rupee.	
4 do.	... ...	...at 1s. 10 15/16d. ,,
3 do.	... ...	...at 1s. 10¾d. ,,
2 do.	... ...	...at 1s. 10 13/16d. ,,
1 do.	... ...	...at 1s. 10 3/4d. ,,
On Demand (Head Office)		...at 1s. 10 5/8d. ,,

INTEREST.

On Current Deposit Accounts will be credited half-yearly (on 30th June and 31st December) at the rate of two per cent on the daily balances from Rs. 1,000 up to Rs. 1,00,000. And on Fixed Deposits as follows:—

Repayable in one sum, at 3 months' notice, 3 per cent.
Do. 6 do. 4 ,,
Do. 12 do. 6 ,,

REMITTANCES.

The Bank's Agency realises Bills or Hoondies on the Presidency for remittance to Europe in the Bank's Bills on London without charge.

All Drafts or Hoondies forwarded for realisation, to be made payable to the "Chartered Bank of India, Australia, and China or order." When a remittance is to be made to a lady her Christian name must be given.

COMMISSIONS.

On the sale or purchase of Government Paper, Bank Stock, and other Securities, ½ per cent.

The Bank receives Government and other Securities for safe custody free of charge, the Interest or Dividends thereon being credited to account, or remitted home in the Bank's Bills.

On Interest or Dividends, or proceeds of Securities by sale, ½ per cent. commission charged if the amounts be paid in India if remitted home by the Bank, no charge.

On delivering up Securities deposited for safe custody, ½ per cent.

Office hours 10 A. M. to 4 P. M. Saturdays 10 A. M. to 1 P.M.
Bombay, 25th July, 1868. JAMES DOUGLAS, Agent.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA.

EXCHANGE.

The Bank grants Drafts on London, Scotland, and Ireland, Circular Notes negotiable in Egypt, Syria, and the principal Towns of Europe at the following current rates of Exchange:—

On London, at 6 mos' sight above	£50	1s. 11 1/8d. per Rupee
,, 4 do.	...	...1s. 11d. ,,
,, 3 do.	...	...1s. 10 15/16d. ,,
,, 2 do.	...	...1s. 10 7/8d. ,,
,, 1 do.	...	...1s. 10 13/16d. ,,
On demand	...	...1s. 10 3/4d. ,,
On Scotland do.	...	
On Ireland do.	...	
Circular Notes for the use of Travellers on the Continent and to Europe Overland at 1 day's sight.		1s. 10 11/16d. ,,

The Bank purchases Bills and grants Drafts payable in Calcutta, Madras, Ceylon, Hongkong, Shanghai, Singapore, Penang, Mauritius and Yokohama.

The Bank also draws on the Branches of the Bank of New South Wales.

INTEREST.

On Deposit accounts payable on demand Interest will be credited half yearly, on 30th June and 31st December, at the rate of two per cent. per annum on the daily balance not exceeding one lac Rupees.

ON FIXED DEPOSITS.

12 months	... ...	6 per cent.
6 do.	... ...	4 ,,
3 do.	... ...	2 ,,

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes interests and Dividends thereon on the following terms:—

If to be remitted in Bank's Drafts, without charge.
If to be paid in India, a Commission will be charged of a ¼ per cent.
On returning Government Paper or Share Certificates out of safe custody, or when sold on paying the proceeds of such sale in India, a commission will be charged of ¼ per cent. But if proceeds are remitted on the Bank's Drafts, without charge.
Commission charged on purchase and sale of Government Securities ¼ per cent.
All Letters should be addressed and Hoondees made payable to the Agent, Chartered Mercantile Bank.
Bombay, 24th July 1868.

NATIONAL BANK OF INDIA LIMITED.

Established in Calcutta 1863, and Incorporated under the English Companies Act of 1862, 23rd March 1866.

AUTHORISED CAPITAL—TWO MILLIONS STERLING.

SUBSCRIBED CAPITAL ..... £982,200.
PAID-UP CAPITAL at present £464,100
RESERVE FUND ..... £ 32,200.

HEAD OFFICE.

80, King William Street, London.
Branches and Agencies.
Calcutta, Bombay, and Madras.
Edinburgh Deposit Agency.
Agents.—Messrs. Dalmahoy & Cowan, W. S.
Glasgow Deposit Agency.
Agents.—Messrs. Couper Mackenzie & Innes, Solicitors.

BOARD OF DIRECTORS.

JOHN BORRADAILE, Esq., 23, Gloucester Place, Portman square.
J. R. BOYSON, Esq., late Solicitor to the Government of Madras.
R. O. CAMPBELL, Esq., of Messrs. Binny & Co. Madras, late President Bank of Madras.
W. S. FITZWILLIAM, Esq., late Member of the Supreme Legislative Council of India.
W. E. FRERE, Esq., Bombay Civil Service, late Member of Council Bombay Government.
E. P. HARRISON, Esq., late Controller General of Accounts for India, and Government Director, Bank of Bengal.
R. W. WINGROVE, Esq., late of Calcutta.
CHIEF MANAGER,—R. O. SAWERS, Esq.
London Bankers.
The Bank of England
and
National Provincial Bank of England.
AGENTS IN SCOTLAND.
British Linen Company Bank.
AGENTS IN IRELAND.
Provincial Bank of Ireland.
RULES OF BUSINESS OBSERVED AT BOMBAY.

EXCHANGE.

The Bank grants Drafts on London, Calcutta, and Madras at the current rates of Exchange. It also negociates and collects Bills payable in those places. Instructions respecting Family Remittances are carefully attended to, and when requested, and the necessary particulars are furnished, the Bank will forward First Copy of the Bill direct on the parties in England.

CURRENT DEPOSIT ACCOUNTS.

The Bank opens Current Deposit Accounts and allows Interest at the rate of 3 per cent. per annum on customers' daily balances from Rs. 500 up to Rs. 100,000.

FIXED DEPOSITS.

The Bank receives Money, on Fixed Deposit, and allows Interest thereon as follows:—

On Deposits subject to 3 months' notice of withdrawal 3 per cent.
,, 6 ,, ,, 5 ,,
,, 12 ,, ,, 6 ,,

A Remittances should be made payable to the Manager National Bank of India (Limited), who will be glad to afford any further information respecting the Bank's terms of business.

By order of the Directors,
JAMES WINDRAM, Manager.

National Bank of India, Bombay, 1st July 1868.

SUN FIRE OFFICE.

ESTABLISHED 1710.

The undersigned grant INSURANCE against loss by FIRE on BUILDINGS and their CONTENTS, in BOMBAY and in the MOFUSSIL at current rates; also on SHIPS in HARBOUR.

The rate on DWELLINGS in the SUBURBS of BOMBAY, and in the MOFUSSIL, has lately been considerably reduced.

Policies may be opened for longer periods than a year (as 13, 14, 15 months, &c.,) at rates proportionate to those for annual Policies.

PEEL, CASSELS & Co., Agents.

THE QUEEN INSURANCE COMPANY.—

FIRE AND LIFE—HEAD OFFICE, QUEEN INSURANCE BUILDINGS, LIVERPOOL.

CAPITAL—£2,000,000 (Two Millions)

TRUSTEES.—Thomas Edwards Moss, Esq., Christopher Bushell, Esq., and Edward Heath, Esq.

DIRECTORS.

Chairman—Bernard Hall, Esq.
Deputy Chairmen—William Hind, Esq., Patrick Hunter, Esq.

John Bateson, Esq.	William Hickman, Esq.
John Bingham, Esq.	George B. Kerferd, Esq.
William Bottomley, Esq.	Peter Maxwell, Esq.
T. Ridgway Bridson, Esq.	Peter M'Lagan, Esq.
Alfred H. Cocks, Esq.	John T. Pagan, Esq.
Robert C. Crosbie, Esq.	John Sharp, Esq.
Henry Duckworth, Esq.	J. B. Thomson, Esq.
Andrew Galbraith, Esq.	C. J. Thomas, Esq.
William Forbes, Esq.	H. C. Tunnicliffe,